Manitoba

2005
ANNUAL REPORT
OF THE
SUPERINTENDENT OF INSURANCE

BUSINESS OF 2004

Showing the Business Transacted by Provincial Insurance Companies and Premiums and Losses of the Companies Licensed in the Province of Manitoba, for the Year ending December 31, 2004.

MG-7929

Includes 15% post-consumer waste

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NINETY-NINTH

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2004

Published in Accordance with the Provisions of Section 20 of The Insurance Act of Manitoba

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PROVINCE OF MANITOBA

Department of Finance

September 1, 2005

To:
Mr. Greg Selinger
Minister of Finance
Province of Manitoba
Winnipeg, Manitoba

Sir:

I have the honour to submit the **Ninety-Ninth Annual Report of the Superintendent of Insurance, Business of 2004** for the year ended December 31, 2004, respecting the various Insurance Companies, Reciprocal Exchanges and Fraternals licensed under *The Insurance Act* of Manitoba.

The number of insurance companies operating in the Province during the past licence year was 258 made up of 214 Federally Registered Companies and 44 Provincially Incorporated Companies.

At December 31, 2004, the 214 Federally Registered Companies, licensed to do business under *The Insurance Act* of Manitoba, were classified as follows:

Property & Casualty (including Mutuals)	110
Life only or Life and Accident & Sickness	69
Fraternal	13
Reciprocal Exchange	1
Discontinuing Licence	21
Total	214

At December 31, 2004, the 44 Provincially Incorporated Companies, licensed to do business under *The Insurance Act* of Manitoba, were classified as follows:

Property & Casualty (including Mutuals)	24
Life only or Life and Accident & Sickness	10
Life, Property & Casualty	1
Fraternal	1
Reciprocal Exchange	7
Discontinuing Licence	1
Total	44

PROVINCE DU MANITOBA

Ministère des Finances

Le 1er septembre 2005

Monsieur Greg Selinger
Ministre des Finances
Province du Manitoba
Winnipeg (Manitoba)

Monsieur le Ministre,

J'ai l'honneur de vous présenter le **quatre-vingt-dix-neuvième rapport annuel du surintendant des assurances, affaires de 2004**, pour l'exercice terminé le 31 décembre 2004, concernant les diverses compagnies d'assurance, bourses d'assurance réciproque et sociétés de secours mutuels titulaires d'une licence en vertu de la *Loi sur les assurances* du Manitoba.

Des 258 compagnies d'assurance exploitées dans la province au cours de la dernière année de licence, 214 étaient des compagnies à charte fédérale et 44 étaient des corporations à charte provinciale.

Au 31 décembre 2004, les 214 compagnies à charte fédérale, titulaires d'une licence en vertu de la *Loi sur les assurances* du Manitoba, étaient classées comme suit :

Incendies, accidents et risques divers (y compris les mutuelles)	110
Assurance-vie seulement ou assurance-vie, accidents corporels et maladie	69
Sociétés de secours mutuels	13
Bourse d'assurance réciproque	1
En cessation d'affaires	21
Total	214

Au 31 décembre 2002, les 44 compagnies à charte provinciale, titulaires d'une licence en vertu de la *Loi sur les assurances* du Manitoba, étaient classées comme suit :

Incendies, accidents et risques divers (y compris les mutuelles)	24
Assurance-vie seulement ou assurance-vie, accidents corporels et maladie	10
Sociétés de secours mutuels	1
Sociétés de secours mutuels	1
Bourse d'assurance réciproque	7
En cessation d'affaires	1
Total	44

NEW FEDERALLY REGISTERED COMPANIES ADMITTED BY LICENCE IN 2004 TO WRITE THE BUSINESS NOTED	
Name	Class(es) of Insurance
Allianz Global Risks US Insurance Company	Property, liability, boiler & machinery, automobile
Endurance Reinsurance Corporation of America	Property, accident & sickness, aircraft, boiler & machinery, credit, fidelity, liability, surety, automobile insurance limited to the business of reinsurance.
Fidelity Investments Life Insurance Company	Life only.
National Liability & Fire Insurance Company	Aircraft, liability
Omega General Insurance Company	Property, accident & sickness, aircraft, boiler & machinery credit, fidelity, hail, liability, surety, automobile, loss of employment, legal expense
SecuriCan General Insurance Company	Property, liability

NEW PROVINCIALLY INCORPORATED COMPANIES ADMITTED BY LICENCE IN 2004 TO WRITE THE BUSINESS NOTED	
Name	Class(es) of Insurance
GMS Insurance Inc.	Property, accident & sickness
MAX Canada Insurance Company	Property, liability, fidelity, boiler & machinery, marine

FEDERALLY REGISTERED COMPANIES WHICH HAVE CHANGED THEIR NAME DURING 2004	
From	To
GE Capital Mortgage Insurance Company (Canada)	Genworth Financial Mortgage Insurance Company Canada
Tokio Marine & Fire Insurance Company, Limited, The	Tokio Marine & Nichido Fire Insurance Co., Ltd.

PROVINCIALLY REGISTERED COMPANIES WHICH HAVE CHANGED THEIR NAME DURING 2004	
From	To
Gerling Global Reinsurance Company	Global Reinsurance Company
Hutterian Brethren General Insurance Corporation	Canadian Farm Insurance Corp.

NOUVELLES COMPAGNIES À CHARTE FÉDÉRALE, TITULAIRES D'UNE LICENCE EN 2004 ET AUTORISÉES À SOUSCRIRE LES ASSURANCES SUIVANTES :	
Nom	Catégories d'assurance
Compagnie d'assurance Allianz Risques mondiaux E.-U	Biens, responsabilité civile, chaudières et machines, automobile
Endurance, société de réassurance d'Amérique	Biens, accidents corporels et maladie, aviation, chaudières et machines, crédit, détournement, responsabilité civile, caution, automobile – assurance limitée au domaine de la réassurance
Compagnie d'assurance vie, Fidelity Investments	Assurance-vie seulement
National Liability & Fire Insurance Company	Aviation, responsabilité civile
Omega compagnie d'Assurance Générale	Biens, accidents corporels et maladie, aviation, chaudières et machines, crédit, détournement, grêle, responsabilité civile, caution, automobile, perte d'emploi, frais juridiques
Compagnie d'assurance générale SecuriCan	Biens, responsabilité civile

NOUVELLES COMPAGNIES À CHARTE PROVINCIALE, TITULAIRES D'UNE LICENCE EN 2004 ET AUTORISÉES À SOUSCRIRE LES ASSURANCES SUIVANTES :	
Nom	Catégories d'assurance
GMS Insurance Inc.	Biens, accidents corporels et maladie
MAX Canada Insurance Company	Biens, responsabilité civile, détournement, chaudières et machines, maritime

COMPAGNIES À CHARTE FÉDÉRALE DONT LE NOM A CHANGÉ EN 2004	
De	À
Compagnie d'assurance d'hypothèques GE Capital (Canada)	Compagnie d'assurance d'hypothèques Genworth Financial Canada
Tokio Marine & Fire Insurance Company, Limited, The	Tokio Marine & Nichido Fire Insurance Co., Ltd.

COMPAGNIES À CHARTE PROVINCIALE DONT LE NOM A CHANGÉ EN 2004	
De	À
Gerling Global Reinsurance Company	GLOBAL Reinsurance Company
Hutterian Brethren General Insurance Corp.	Canadian Farm Insurance Corp.

FEDERALLY REGISTERED COMPANIES WHICH AMALGAMATED DURING 2004	
Economical Mutual Insurance Company Langdon Insurance Company Surviving company being:	Economical Mutual Insurance Company
MFC Insurance Company Limited Manufacturers Life Insurance Company, The Surviving company being:	Manufacturers Life Insurance Company, The
Northern Indemnity, Inc. St. Paul Guarantee Insurance Company Surviving company being:	St. Paul Guarantee Insurance Company
PROVINCIALLY REGISTERED COMPANIES WHICH AMALGAMATED DURING 2004	
None.	

FEDERALLY REGISTERED COMPANIES WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2004
Lincoln National Life Insurance Company, The Pembridge Insurance Company
PROVINCIALLY REGISTERED COMPANIES WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2004
Dome Insurance Corp. Ltd.

COMPAGNIES À CHARTE FÉDÉRALE ISSUES D'UNE FUSION EN 2004	
Economical, Compagnie Mutuelle d'Assurance Langdon Insurance Company Compagnie dont l'existence a été maintenue :	Economical, Compagnie Mutuelle d'Assurance
MFC Insurance Company Limited Manufacturers Life Insurance Company, The Compagnie dont l'existence a été maintenue :	Manufacturers Life Insurance Company, The
La Compagnie d'Indemnité du Nord, Inc. Compagnie d'Assurance St. Paul Garantie Compagnie dont l'existence a été maintenue :	Compagnie d'Assurance St. Paul Garantie
COMPAGNIES À CHARTE PROVINCIALE ISSUES D'UNE FUSION EN 2004	
Aucune	

COMPAGNIES À CHARTE FÉDÉRALE AYANT CESSÉ LEURS ACTIVITÉS COMMERCIALES AU MANITOBA EN 2004
Lincoln National Life Insurance Company Pembridge Insurance Company
COMPAGNIES À CHARTE PROVINCIALE AYANT CESSÉ LEURS ACTIVITÉS COMMERCIALES AU MANITOBA EN 2004
Dome Insurance Corp. Ltd.

AGENT AND ADJUSTER LICENCES ISSUED BY SUPERINTENDENT OF INSURANCE

During the licence year, June 1, 2004 - May 31, 2005, there were 918 Insurance Agents' Licences issued, classified as follows:

Hail	340
Accident & Baggage	574
Livestock	3
Marine	1
Aviation	0
Total	918

During the licence year, July 1, 2004 - June 30, 2005, there were 70 Hail Adjusters' Licences issued.

AGENT AND ADJUSTER LICENCES ISSUED BY THE INSURANCE COUNCIL OF MANITOBA

During the licence year, June 1, 2004 - May 31, 2005, there were 7,110 Insurance Agents' Licences issued, classified as follows:

General (includes all classes except Life)	2,915
Life	2,589
Accident & Sickness	1,602
Automobile	4
Total	7,110

During the licence year, July 1, 2004 - June 30, 2005, there were 80 Insurance Adjusters' Licences issued, classified as follows:

Adjusters	74
Assistant Adjusters	6
Total	80

INDIVIDUAL LOSS RATIOS FOR OTHER-THAN-LIFE CLASSES OF INSURANCE

(Losses Incurred including Adjustment Expenses to Direct Premiums Written)

	2001	2002	2003	2004
Accident and Sickness	59.68%	55.74%	51.46%	67.59%
Aircraft	70.60	127.55	19.78	52.25
Automobile	96.55	92.94	96.78	85.65
Boiler and Machinery	15.04	46.63	39.36	36.93
Fidelity and Surety	14.84	20.11	56.62	54.49
Hail	91.01	95.02	48.96	28.97
Liability	131.39	58.77	59.30	36.27
Marine	37.23	60.03	36.75	(14.07)
Property	67.98	56.07	44.74	45.42

LICENCES D'AGENT ET CERTIFICATS D'EXPERT EN SINISTRES DÉLIVRÉS PAR LE SURINTENDANT DES ASSURANCES

Au cours de l'année de licence allant du 1er juin 2004 au 31 mai 2005, le surintendant des assurances a délivré 918 licences d'agent, classées comme suit :

Grêle	340
Accidents et bagages	574
Bétail	3
Maritime	1
Aviation	0
Total	918

Au cours de l'année de licence allant du 1er juillet 2004 au 30 juin 2005, le surintendant des assurances a délivré 70 certificats d'experts en assurance contre la grêle.

LICENCES D'AGENT ET CERTIFICATS D'EXPERT EN SINISTRES DÉLIVRÉS PAR LE CONSEIL D'ASSURANCE DU MANITOBA

Au cours de l'année de licence allant du 1er juin 2004 au 31 mai 2005, le Conseil d'assurance du Manitoba a délivré 7 110 licences d'agent, classées comme suit :

Incendies, accidents et risques divers (toute catégorie sauf l'assurance-vie)	2 915
Assurance-vie	2 589
Accidents corporels et maladie	1 602
Automobile	4
Total	7 110

Au cours de l'année de licence allant du 1er juillet 2004 au 30 juin 2005, le Conseil des assurances du Manitoba a délivré 80 certificats d'expert en sinistres, classés comme suit :

Experts en sinistres	74
Experts adjoints	6
Total	80

RAPPORTS SINISTRES-PRIMES INDIVIDUELS POUR TOUTES LES CATÉGORIES D'ASSURANCE AUTRES QUE L'ASSURANCE-VIE

(Pertes subies, y compris les frais de règlement, par rapport aux primes directes souscrites)

	2001	2002	2003	2004
Accidents corporels et maladie	59,68%	55,74%	51,46%	67,59%
Aviation	70,60	127,55	19,78	52,25
Automobile	96,55	92,94	96,78	85,65
Chaudières et machines	15,04	46,63	39,36	36,93
Détournement et caution	14,84	20,11	56,62	54,49
Grêle	91,01	95,02	48,96	28,97
Responsabilité civile	131,39	58,77	59,30	36,27
Maritime	37,23	60,03	36,75	(14,07)
Biens	67,98	56,07	44,74	45,42

LEGISLATION ADMINISTERED

The Insurance Act;
The Insurance Corporations Tax Act;
The collection of the tax stipulated in the Property Insurance Assessment Regulation, a Regulation under *The Fires Prevention and Emergency Response Act*; and
The Marine Insurance Act.

Starting in October 2001, consultation began with stakeholders to review *The Insurance Act* with the intention to provide recommended amendments to government in 2005.

MANDATE

The mandate is to protect the consumer while facilitating the transaction of the business of insurance in Manitoba. To accomplish this, the following functions are performed:

Answering inquiries of a general nature about insurance;
Licensing of insurance companies for the transaction of the business of insurance;
Monitoring the solvency of insurance companies incorporated in Manitoba;
Monitoring the regulatory activities of and liaising with the Insurance Council of Manitoba;
Mediating disputes between consumers, agents, adjusters and insurance companies;
Preparing the Annual Report required by *The Insurance Act*;
Collecting the premium tax under *The Insurance Corporations Tax Act*; and
Collecting the tax stipulated in the Property Insurance Assessment Regulation, a regulation under *The Fires Prevention and Emergency Response Act*.

STAFF

The staff of the Financial Institutions Regulation Branch administer *The Insurance Act*. The branch is also responsible for the administration of *The Credit Union and Caisse Populaires Act*, Part XXIV of *The Corporations Act* and *The Cooperatives Act*.

As of March 31, 2005, the Financial Institutions Regulation Branch had a staff of 9 persons.

CANADIAN COUNCIL OF INSURANCE REGULATORS

The Annual Conference of the Canadian Council of Insurance Regulators was held on September 23 and 24, 2004 in White Horse, Yukon. All Provinces and Territories were represented.

The following Officers were representatives for the year 2004:

Chair ..... Jim Hall, Superintendent of Insurance, Saskatchewan

Vice-Chair ..... Bryan P. Davies, CEO & Superintendent of Financial Services, Ontario
Vice-Chair ..... Michael Grist, Deputy Superintendent of Insurance, British Columbia

The Superintendents accepted the invitation of the Superintendent of Insurance for Canada, to hold the 2005 Conference in Ottawa.

Respectfully submitted,

Jim Scalena
Superintendent of Insurance

LOIS ET RÈGLEMENTS ADMINISTRÉS

La *Loi sur les assurances;*
la *Loi sur l'imposition des compagnies d'assurance;*
la perception de la taxe stipulée dans le *Règlement sur les cotisations relatives à l'assurance sur les biens*, un règlement d'application de la *Loi sur la prévention des incendies;*
la *Loi sur l'assurance maritime.*

Des consultations se poursuivent depuis octobre 2001 auprès de divers intervenants dans le but de réviser la *Loi sur les assurances* et de proposer des modifications au gouvernement en 2005.

MANDAT

Le mandat du surintendant des assurances est de protéger les consommateurs tout en facilitant les opérations commerciales au Manitoba dans le domaine de l'assurance. Le respect de ce mandat exige l'accomplissement des tâches suivantes :

répondre aux demandes de renseignements généraux sur les assurances;
accorder aux compagnies d'assurance les licences nécessaires aux opérations commerciales dans le domaine de l'assurance;
vérifier la solvabilité des compagnies d'assurance constituées en corporation au Manitoba;
vérifier les activités réglementaires du Conseil d'assurance du Manitoba et assurer la liaison avec cet organisme;
assurer la médiation des litiges entre les consommateurs, les agents, les experts en sinistres et les compagnies d'assurance;
rédiger le rapport annuel requis en vertu de la *Loi sur les assurances*;
percevoir l'impôt sur les primes émises conformément à la *Loi sur l'imposition des compagnies d'assurance*;
percevoir le montant prévu dans le *Règlement sur les cotisations relatives à l'assurance sur les biens* en vertu de la *Loi sur la prévention des incendies*.

PERSONNEL

Le personnel de la Direction de la réglementation des institutions financières administre la *Loi sur les assurances*, la *Loi sur les caisses populaires et les credit unions*, la partie XXIV de la *Loi sur les corporations* et la *Loi sur les coopératives*.

Au 31 mars 2005, le personnel de la Direction de la réglementation des institutions financières comptait 9 membres.

CONSEIL CANADIEN DES RESPONSABLES DE LA RÉGLEMENTATION D'ASSURANCE

La conférence annuelle du Conseil canadien des responsables de la réglementation d'assurance a eu lieu à White Horse (Yukon) les 23 et 24 septembre 2004. La conférence regroupait des représentants de toutes les provinces et de tous les territoires.

Les personnes suivantes assumaient la direction du Conseil en 2004 :

Président.....Jim Hall, surintendant des assurances, Saskatchewan

Vice-président .....Bryan P. Davies, directeur général et surintendant des services financiers, Ontario
Vice-président .....Michael Grist, surintendant adjoint des assurances, Colombie-Britannique

Les surintendants ont accepté l'invitation du surintendant des assurances du Canada de tenir la conférence de 2005 à Ottawa.

C'est avec un profond respect, Monsieur le Ministre, que je vous soumets ce document.

Le surintendant des assurances,

Jim Scalena

FEDERALLY LICENSED COMPANIES BASED IN MANITOBA

C.F.G. FEDERATED INSURANCE COMPANY OF CANADA
John M. Paisley, Chief Agent in Canada
717 Portage Ave., Winnipeg, MB R3G 0M8, Telephone: (204) 786-6431

C.F.G. GRAIN INSURANCE AND GUARANTEE COMPANY
Ralph N. Jackson, Chief Agent in Canada
1240 One Lombard Pl., Winnipeg, MB R3B 0V9, Telephone: (204) 943-0721

B. GREAT-WEST LIFE ASSURANCE COMPANY, THE
Raymond S.L. McFeetors, Chief Agent in Canada
100 Osborne St. N., Winnipeg, MB R3C 3A5, Telephone: (204) 946-1190

Frat. NORTH WEST COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA, THE
Terry D. Carruthers, Chief Agent in Canada
28 Queen Elizabeth Way, Box 336, Winnipeg, MB R3C 2H6, Telephone: (204) 284-8900

C. POOL INSURANCE COMPANY
Larry J. Cooper, Chief Agent in Canada
1301-220 Portage Ave., Winnipeg, MB R3C 0A5, Telephone: (204) 942-0658

C.F.G. PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY, THE
T.W. McCartney, Chief Agent in Canada
749 Saskatchewan Ave. E., Box 340, Portage la Prairie, MB R1N 0L3, Telephone: (204) 857-3415

C.F. SECURICAN GENERAL INSURANCE COMPANY
Arthur Elias, Chief Agent in Canada
777 Portage Avenue, Winnipeg, MB R3G 0N3, Telephone: (204) 943-0331

C.F.G. TIG INSURANCE COMPANY
David Derksen, Chief Agent in Canada
717 Portage Ave., Winnipeg, MB R3G 3C9, Telephone: (204) 786-6743

Frat. UKRAINIAN FRATERNAL SOCIETY OF CANADA
Boris Salamon, Chief Agent in Canada
235 McGregor St., Winnipeg, MB R2W 4W5, Telephone: (204) 586-4482

Frat. UKRAINIAN MUTUAL BENEFIT ASSOCIATION OF SAINT NICHOLAS OF CANADA
Eugene Cherwick, Chief Agent in Canada
804 Selkirk Ave., Winnipeg, MB R2W 2N6, Telephone: (204) 582-4882

B. WAWANESA LIFE INSURANCE COMPANY, THE
Gregg J. Hanson, Chief Agent in Canada
191 Broadway, 2nd Floor, Winnipeg, MB R3C 3P1, Telephone: (204) 985-3811

C.E.F.G. WAWANESA MUTUAL INSURANCE COMPANY, THE
Gregg J. Hanson, Chief Agent in Canada
191 Broadway, 9th Floor, Winnipeg, MB R3C 3P1, Telephone: (204) 985-3811

PROVINCIALLY LICENSED COMPANIES BASED IN MANITOBA

Recip. CANADIAN APPLICATORS INSURANCE RECIPROCAL
James Peters
Chief Agent in Canada
1002 Warsaw Ave.
Winnipeg, MB R3M 1E4
Telephone: (204) 477-4770

C.F. CANADIAN FARM INSURANCE CORP.
(formerly Hutterian Brethren General Insurance Corp.)
William T. Grieve
Chief Agent in Canada
452 Dovercourt Dr.
Winnipeg, MB R3Y 1G4
Telephone: (204) 943-9042

Mut.Fire HUTTERIAN BRETHREN MUTUAL INSURANCE CORPORATION
David Waldner
Chief Agent in Canada
302-2265 Pembina Hwy.
Winnipeg, MB R3T 5J3
Telephone: (204) 943-1565

Frat. MANITOBA MOTOR CLUB INSURANCE COMPANY INC.
Michael R. Mager
Chief Agent in Canada
870 Empress St., Box 1400
Winnipeg, MB R3C 2Z3
Telephone: (204) 262-6106

C.F.G. RED RIVER VALLEY MUTUAL INSURANCE COMPANY
Harvey G. Heinrichs
Chief Agent in Canada
245 Centre Ave. E., PO Box 940
Altona, MB R0G 0B0
Telephone: (204) 324-6434

Recip. WESTERN RECIPROCAL GROUP
Aaron J. Hofer
Chief Agent in Canada
260 Inglenook Rd.
Headingley, MB R4H 1C8
Telephone: (204) 897-2226

INSURANCE COMPANIES, RECIPROCAL EXCHANGES, FRATERNAL AND MUTUAL BENEFIT SOCIETIES LICENSED TO TRANSACT BUSINESS UNDER *THE INSURANCE ACT* IN MANITOBA TO DECEMBER 31, 2005

The letter(s) preceding each insurer designate the class(es) of insurance wherein each is authorized to transact business.
(The types within the classes are designated on each licence.)

DESCRIPTION OF THE CLASSES OF INSURANCE WHICH MAY BE AUTHORIZED

LIC.CODE

A. LIFE insurance only.

B. LIFE, PERSONAL ACCIDENT AND SICKNESS insurance only.

C. PROPERTY insurance, being insurance with the meaning of fire, inland transportation, livestock, plate glass, sprinkler leakage, theft and weather insurance.

D. FIRE insurance, including lightning and explosion insurance and insurance respecting use and occupancy, rents, profits and charges and, in addition thereto any one or more of the following classes of insurance if and when written in a policy of fire insurance on the same property; namely; falling aircraft, earthquake, windstorm, tornado, hail, sprinkler leakage, riot, malicious damage, weather, water damage, smoke damage, civil commotion and impact by vehicles.

E. HAIL insurance.

F. Accident, sickness, workmen's compensation, employers' liability, public liability, property damage, aircraft, guarantee including fidelity and surety, boiler and machinery, plate glass, theft, livestock, title, credit, mortgage, legal expense, liability, marine, inland transportation, earthquake, explosion, forgery, limited hail, sprinkler leakage, windstorm, weather and real property.
(Note: 'Miscellaneous' Class F - an insurer may be authorized to write any one, or more, of the lines indicated. For specific lines authorized in this Class F, verify with Company Licence Records.)

G. AUTOMOBILE insurance of any kind.

H. Class(es) of insurance not included above.

Mut. Ben. - MUTUAL BENEFIT SOCIETIES

Mut. Fire - MUTUAL FIRE

Disc. - DISCONTINUING LICENCE - This is a limited licence issued to an insurer that has discontinued undertaking or renewing insurance contracts in Manitoba, but continues to be liable under existing contracts.

Frat. - FRATERNAL SOCIETIES

Recip. - RECIPROCAL EXCHANGES

FEDERALLY LICENSED COMPANIES

LIC.CODE	COMPANY NAME and CANADIAN HEAD OFFICE ADDRESS
Frat.	ACA ASSURANCE, 3050 Boulevard St-Jean, Trois-Rivieres, PQ G9A 5E1
C.E.F.G.	ACE INA INSURANCE, 12th-130 King St. W., Toronto, ON M5X 1A6
B.	ACE INA LIFE INSURANCE, 12th-130 King St. W., Toronto, ON M5X 1A6
Frat.	ACTRA FRATERNAL BENEFIT SOCIETY, 1000 Yonge St., Toronto, ON M4W 2K2
B.	AIG ASSURANCE CANADA, 60 Yonge St., Toronto, ON M5E 1H5
B.	AIG LIFE INSURANCE COMPANY OF CANADA, 60 Yonge St., Toronto, ON M5E 1H5
B.	AETNA LIFE INSURANCE COMPANY, c/o CAS Accounting, 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3
C.F.	AFFILIATED F M INSURANCE COMPANY, 500-165 Commerce Valley Dr. W., Thornhill, ON L3T 7V8
C.F.G.H.	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY, 1600-130 Adelaide St. W., Toronto, ON M5H 3P5
C.F.G.	ALLIANZ INSURANCE COMPANY OF CANADA, 700-10 York Mills Rd., Toronto, ON M2H 3M7
B.	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA, 700-2005 Sheppard Ave. E., Toronto, ON M2J 5B4
C.F.G.	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA, 500-5160 Yonge St., Toronto, ON M2N 7C7
B.	AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA, 500-5160 Yonge St., Toronto, ON M2N 7C7
A.	AMERICAN HEALTH AND LIFE INSURANCE COMPANY, 1st-201 Queens Ave., London, ON N6A 1J1
C.E.F.G.	AMERICAN HOME ASSURANCE COMPANY, 14th-145 Wellington St. W., Toronto, ON M5J 1H8
B.	AMERICAN INCOME LIFE INSURANCE COMPANY, c/o McLean & Kerr, 2800-130 Adelaide St. W., Toronto, ON M5H 3P5
C.E.F.G.	AMERICAN RE-INSURANCE COMPANY, Munich Re Centre, 22nd-390 Bay St., Toronto, ON M5H 2Y2
C.F.G.	AMERICAN ROAD INSURANCE COMPANY, c/o CAS Accounting, 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3
B.	AMEX ASSURANCE COMPANY, c/o Focus Group Inc., 500-36 King St. East., Toronto, ON M5C 1E5
C.E.F.G.H.	ARCH INSURANCE COMPANY, 95 Wellington St., 20th Flr., Toronto, ON M5J 2N7
C.F.G.H.	ASCENTUS INSURANCE LTD., 10 Wellington St. E., Toronto, ON M5E 1L5
C.E.F.G.	AVIVA INSURANCE COMPANY OF CANADA, 2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
C.E.F.G.	AXA CORPORATE SOLUTIONS ASSURANCE, 19th Fl., 1100 Rene-Levesque Blvd. W., Montreal, QC H3B 4P4
B.	AXA EQUITABLE LIFE INSURANCE COMPANY, 606-55 Town Centre Ct., Scarborough, ON M1P 4X4
C.E.F.G.	AXA INSURANCE (CANADA), 4th Fl., 217 York St., London, ON N6A 5P9
C.E.F.G.	AXA PACIFIC INSURANCE COMPANY, 999 Hastings St. W., Vancouver, BC V6C 2W2
B.	BMO LIFE INSURANCE COMPANY, c/o Osler, Hoskin & Harcourt, 1 First Canadian Place, Toronto, ON M5X 1B8
B.	BLUE CROSS LIFE INSURANCE COMPANY OF CANADA, 644 Main St., Box 220, Moncton, NB E1C 8L3
C.F.	BOILER INSPECTION AND INSURANCE COMPANY OF CANADA, 18 King St. E., Toronto, ON M5C 1C4
F.	BRITISH AVIATION INSURANCE COMPANY LIMITED, 200-100 Renfrew Dr., Markham, ON L3R 9R6
B.	CIBC LIFE INSURANCE COMPANY LIMITED, 900-3 Robert Speck Parkway, Mississauga, ON L4Z 2G5
B.	CANADA LIFE ASSURANCE COMPANY, 330 University Ave., Toronto, ON M5G 1R8
B.	CANADA LIFE INSURANCE COMPANY OF CANADA, 330 University Ave., Toronto, ON M5G 1R8
C.F.G.	CANADIAN NORTHERN SHIELD INSURANCE COMPANY, 1900-555 West Hastings St., Vancouver, BC V6B 4N6
B.	CANADIAN PREMIER LIFE INSURANCE COMPANY, 5th-80 Tiverton Ct., Markham, ON L3R 0G4
Frat.	CANADIAN PROFESSIONAL SALES ASSOCIATION, 800-310 Front St. W., Toronto, ON M5V 3B5

C.E.F.G. CENTENNIAL INSURANCE COMPANY, 500-36 King St. E., Toronto, ON M5C 1E5
F. CHICAGO TITLE INSURANCE COMPANY, 2700 Argentia Rd., Mississauga, ON L5N 5V4
C.F.G. CHUBB INSURANCE COMPANY OF CANADA, 24th, 1-1 Adelaide St. E., Toronto, ON M5C 2V9
B. CIGNA LIFE INSURANCE COMPANY OF CANADA, 606-55 Town Centre Ct., Scarborough, ON M1P 4X4
C.F.G. CITADEL GENERAL ASSURANCE COMPANY, 1075 Bay St., Toronto, ON M5S 2W5
B. COMBINED INSURANCE COMPANY OF AMERICA, 7300 Warden Ave., Markham, ON L3R 0X3
C.F.G. COMMONWEALTH INSURANCE COMPANY, 1500-595 Burrard St., Vancouver, BC V7X 1G4
F. COMPAGNIE FRANÇAISE D'ASSURANCE POUR LE COMMERCE EXTÉRIEUR, 2100-40 King St. W., Toronto, ON M5H 3C2
B. COMPCORP LIFE INSURANCE COMPANY, 1600-1 Queen St. E., Toronto, ON M5C 2X9
B. CONNECTICUT GENERAL LIFE INSURANCE COMPANY, 606-55 Town Centre Ct., Scarborough, ON M1P 4X4
C.E.F.G. CONTINENTAL CASUALTY COMPANY, 1500-250 Yonge St., Toronto, ON M5B 2L7
C.E.F.G. CO-OPERATORS GENERAL INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8
B. CO-OPERATORS LIFE INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8
C.F.G. COSECO INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8
C.F.G. CUMIS GENERAL INSURANCE COMPANY, 151 North Service Rd., Burlington, ON L7R 4C2
B. CUMIS LIFE INSURANCE COMPANY, 151 North Service Rd., Burlington, ON L7R 4C2
C.F.G. DAIMLERCHRYSLER INSURANCE COMPANY, 2425 Matheson Blvd. E., Mississauga, ON L4W 5N7
C.E.F.G. DOMINION OF CANADA GENERAL INSURANCE COMPANY, 165 University Ave., Toronto, ON M5H 3B9
C.F.G. EAGLE STAR INSURANCE COMPANY LIMITED, 500-36 King St. E., Toronto, ON M5C 1E5
C.F.G. ECCLESIASTICAL INSURANCE OFFICE PUBLIC LIMITED COMPANY, 2200-20 Eglinton Ave. W., Box 2004, Toronto, ON M4R 1K8
C.F.G. ECHELON GENERAL INSURANCE COMPANY, 310-1550 Enterprise Rd., Mississauga, ON L4W 4P4
C.F.G. ECONOMICAL MUTUAL INSURANCE COMPANY, 111 Westmount Rd. S., Box 2000, Waterloo, ON N2J 4S4
C.F.G. ELITE INSURANCE COMPANY, 2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
B. EMPIRE LIFE INSURANCE COMPANY, 243-259 King St. E., Kingston, ON K7L 3A8
C.F.G. EMPLOYERS INSURANCE COMPANY OF WAUSAU, 1000-181 Bay Street, Toronto ON M5J 2T3
C.F. EMPLOYERS REINSURANCE CORPORATION, 300-1 University Ave., Toronto, ON M5J 2P1
C.F.G. ENDURANCE REINSURANCE CORPORATION OF AMERICA, c/o Focus Group, 36 King St. E., Ste. 500, Toronto ON M5C 1E5
B. EQUITABLE LIFE INSURANCE COMPANY OF CANADA, One Westmount Rd. N., Waterloo, ON N2J 4C7
F. EULER AMERICAN CREDIT INDEMNITY COMPANY, 1702-1155 Rene-Levesque Blvd. W., Montreal, QC H3B 3Z7
C.E.F.G. EVEREST INSURANCE COMPANY OF CANADA, 2520-130 King St. W., Toronto, ON M5X 1E3
C.F. FCT INSURANCE COMPANY LTD., 2235 Sheridan Garden Dr., Oakville, ON L6J 7Y5
C.F. FACTORY MUTUAL INSURANCE COMPANY, 500-165 Commerce Valley Dr. W., Thornhill, ON L3T 7V8
C.F.G. FEDERAL INSURANCE COMPANY, One Financial Pl., 24th-1 Adelaide St. E., Toronto, ON M5C 2V9
C.F.G. FEDERATED INSURANCE COMPANY OF CANADA, 717 Portage Ave., Winnipeg, MB R3C 3C9
C.F.G. FEDERATION INSURANCE COMPANY OF CANADA, 500-1000, de la Gauchetiere St. W., Montreal, QC H3B 4W5
A. FIDELITY INVESTMENTS LIFE INSURANCE COMPANY, 200-483 Bay St., Toronto, ON M5G 2N7
C.F. FIRST AMERICAN TITLE INSURANCE COMPANY, 2235 Sheridan Garden Dr., Oakville, ON L6J 7Y5
C.F.G. FIRST NORTH AMERICAN INSURANCE COMPANY, 6th Fl., 2 Queen St. E., Toronto, ON M5C 3G7
A. FORTIS BENEFITS INSURANCE COMPANY, c/o CAS Accounting for Insurance Inc., 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3
B. GENERAL AMERICAN LIFE INSURANCE COMPANY, c/o RGA Life Reinsurance Company of Canada, 1000-1255 Peel St., Montreal, QC H3B 2T9
F. GENWORTH FINANCIAL MORTGAGE INSURANCE COMPANY CANADA, 2300 Meadowvale Blvd., Mississauga, ON L5N 5P9
A. GERBER LIFE INSURANCE COMPANY, Unit 2, 1145 Nicholson Rd., Newmarket, ON L3Y 9C3
C.F. GORE MUTUAL INSURANCE COMPANY, 252 Dundas St., Cambridge, ON N1R 5T3
C.F.G. GRAIN INSURANCE AND GUARANTEE COMPANY, 1240-1 Lombard Pl., Winnipeg, MB R3B 0V9
Frat. GRAND ORANGE LODGE OF BRITISH AMERICA, 94 Sheppard Ave. W., Willowdale, ON M2N 1M5
C.E.F.G. GREAT AMERICAN INSURANCE COMPANY, 2100-40 King St. W., Toronto, ON M5H 3C2
B. GREAT-WEST LIFE ASSURANCE COMPANY, 100 Osborne St. N., Winnipeg, MB R3C 3A5
H. GREEN SHIELD CANADA, 8677 Anchor Dr., Windsor, ON N8N 5G1
C.F.G. GUARANTEE COMPANY OF NORTH AMERICA, 1560 Place du Canada, Montreal, QC H3B 2R4
C.E.F.G. HARTFORD FIRE INSURANCE COMPANY, 504-36 York Mills Rd., Willowdale, ON M2P 2E9
B. HARTFORD LIFE INSURANCE COMPANY, 1103-4 King St. W., Toronto, ON M5H 1B6
B. HOUSEHOLD LIFE INSURANCE COMPANY, 300-3381 Steeles Ave. E., Toronto, ON M2H 3S7
Frat. INDEPENDENT ORDER OF FORESTERS, 789 Don Mills Rd., Toronto, ON M3C 1T9
B. INDUSTRIAL-ALLIANCE PACIFIC LIFE INSURANCE COMPANY, Box 5900, Vancouver, BC V6B 5H6
C.E.F.G. ING INSURANCE COMPANY OF CANADA, 7th Floor, 181 University Ave., Toronto, ON M5H 3M7
C.F.G. ING NOVEX INSURANCE COMPANY OF CANADA, 5775 Yonge Street, Suite 600, Toronto, ON M2M 4J1
C.F.G. JEVCO INSURANCE COMPANY, 1150-2021 Union St., Montreal, QC H3A 2S9
B. JOHN HANCOCK LIFE INSURANCE COMPANY, c/o McLean & Kerr, 2800-130 Adelaide St. W., Toronto, ON M5H 3P5
Frat. KNIGHTS OF COLUMBUS, 25 Campbell St., Belleville, ON K8N 1S6
F. LAWYERS TITLE INSURANCE CORPORATION, 90 Mulcaster Street, PO Box 758, Barrie, ON L4M 4Y5
C.F. LEGACY GENERAL INSURANCE COMPANY, 500-80 Tiverton Ct., Markham, ON L3R 0G4
B. LIBERTY LIFE ASSURANCE COMPANY OF BOSTON, 1000-181 Bay St., Toronto, ON M5J 2T3
C.F.G. LIBERTY MUTUAL INSURANCE COMPANY, 1000-181 Bay St., Toronto, ON M5J 2T3
B. LIFE INSURANCE COMPANY OF NORTH AMERICA, 606-55 Town Centre Ct., Scarborough, ON M1P 4X4
B. LIFE INVESTORS INSURANCE COMPANY OF AMERICA, c/o John Milnes & Assoc., 1300 Bay St., 4th Flr., Toronto, ON M5R 3K8

C.E.F.G. LLOYD'S UNDERWRITERS, 1540-1155 Metcalfe St., Montreal, QC H3B 2V6
C.E.F.G. LOMBARD GENERAL INSURANCE COMPANY OF CANADA, 105 Adelaide St. W., Toronto, ON M5H 1P9
C.E.F.G. LOMBARD INSURANCE COMPANY, 105 Adelaide St. W., Toronto, ON M5H 1P9
C.F.G. LONDON AND MIDLAND GENERAL INSURANCE COMPANY, 201 Queens Ave., London, ON N6A 1J1
B. LONDON LIFE INSURANCE COMPANY, 255 Dufferin Ave., London, ON N6A 4K1
C.F. LUMBERMEN'S UNDERWRITING ALLIANCE, 455 Fenelon Blvd., Suite 300., Dorval, QC H9S 5T8
Frat. LUTHERAN LIFE INSURANCE SOCIETY OF CANADA, 470 Weber St. N., Waterloo, ON N2J 4G4
A. MD LIFE INSURANCE COMPANY, 1870 Alta Vista Dr., Ottawa, ON K1G 6R7
B. MANUFACTURERS LIFE INSURANCE COMPANY, 200 Bloor St. E., Toronto, ON M4W 1E5
B. MANULIFE CANADA LTD., 25 Water St. S., Box 800, Station C, Kitchener, ON N2G 4Y5
C.E.F.G. MARKEL INSURANCE COMPANY OF CANADA, 55 University Ave., Toronto, ON M5J 2H7
B. MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, c/o Cassels Brock & Blackwell,
C. 2100-40 King St. W., Toronto, ON M5H 3C2
B. METROPOLITAN LIFE INSURANCE COMPANY, 1750-360 Albert St., Ottawa, ON K1R 7X7
A. MINNESOTA LIFE INSURANCE COMPANY, c/o McLean & Kerr, 2800-130 Adelaide St. W., Toronto, ON M5H 3P5
C.F.G. MITSUI SUMITOMO INSURANCE COMPANY, LIMITED, 1 Financial Pl., 1 Adelaide St. E., Toronto, ON M5C 2V9
F. MORTGAGE INSURANCE COMPANY OF CANADA, 400-100 Yonge St. W., Toronto, ON M5H 1H1
C.F.G. MOTORS INSURANCE CORPORATION, 400-8500 Leslie St., Thornhill, ON L3T 7M8
F. NATIONAL LIABILITY & FIRE INSURANCE COMPANY, 201-3650 Victoria Park Ave., Toronto, ON M2H 3P7
B. NATIONAL LIFE ASSURANCE COMPANY OF CANADA, 522 University Ave., Toronto, ON M5G 1Y7
B. NEW YORK LIFE INSURANCE COMPANY, c/o Cassels, Brock & Blackwell, 2100-40 King St. W., Toronto, ON M5H 3C2
C.F.G. NORDIC INSURANCE COMPANY OF CANADA, 7th-181 University Ave., Toronto, ON M5H 3M7
C.E.F.H. NORTH AMERICAN SPECIALTY INSURANCE COMPANY, 150 King St. W., Ste. 2200, Toronto, ON M5H 1J9
C.E.F.G. NORTH WATERLOO FARMERS MUTUAL INSURANCE COMPANY, 100 Erb St. E., Waterloo, ON N2J 1L9
Frat. NORTH WEST COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA, 28 Queen Elizabeth Way, Box 336
Winnipeg, MB R3C 2H6
C.F.G. OLD REPUBLIC INSURANCE COMPANY OF CANADA, 100 King St. W., Hamilton, ON L8N 3K9
C.F.G.H. OMEGA GENERAL INSURANCE COMPANY, 36 King St. E., Ste. 500, Toronto, ON M5C 1E5
Frat. ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA, 300-901 Centre St. N., Calgary, AB T2E 2P6
B. PENNCORP LIFE INSURANCE COMPANY, 55 Superior Blvd., Mississauga, ON L5T 2X9
B. PENNSYLVANIA LIFE INSURANCE COMPANY, 55 Superior Blvd., Mississauga, ON L5T 2X9
C.F.G. PERSONAL INSURANCE COMPANY, 6300 de la Rive-Sud Blvd., Levis, QC G6V 6P9
C. POOL INSURANCE COMPANY, 1301-220 Portage Ave., Winnipeg, MB R3C 0A5
C.F.G. PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY, 749 Saskatchewan Ave. E., Box 340,
Portage la Prairie, MB R1N 0L3
B. PRIMERICA LIFE INSURANCE COMPANY OF CANADA, 300-2000 Argentia Rd., Mississauga, ON L5N 2R7
C.F.G. PRIMMUM INSURANCE COMPANY, 12th -50 Place Cremazie, Montreal, QC H2P 1B6
B. PRINCIPAL LIFE INSURANCE COMPANY, c/o John Milnes & Assoc., 1300 Bay St., 4th Flr., Toronto, ON M5R 3K8
C.F.G. PROTECTIVE INSURANCE COMPANY, c/o John Milnes & Assoc., 1300 Bay St., 4th Flr., Toronto, ON M5R 3K8
B. PRUDENTIAL INSURANCE COMPANY OF AMERICA, 1200-300 Consilium Pl., Toronto, ON M1H 3G2
C.F.G. RBC GENERAL INSURANCE COMPANY, 6880 Financial Dr., West Tower, Mississauga, ON L5N 7Y5
B. RBC LIFE INSURANCE COMPANY, 6880 Financial Dr., West Tower, Mississauga, ON L5N 7Y5
C.F. RBC TRAVEL INSURANCE COMPANY, 6880 Financial Dr., West Tower, Mississauga, ON L5N 7Y5
B. RGA LIFE REINSURANCE COMPANY OF CANADA, 1100-55 University Ave., Toronto, ON M5J 2H7
B. RELIABLE LIFE INSURANCE COMPANY, 100 King St. W., Box 557, Hamilton, ON L8N 3K9
C.E.F.G. ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA, 10 Wellington St. E., Toronto, ON M5E 1L5
C.F.G. ST. PAUL FIRE AND MARINE INSURANCE COMPANY, 1200-121 King St. W., Toronto, ON M5H 3T9
C.E.F.G. ST. PAUL GUARANTEE INSURANCE COMPANY, 34th-77 King St. W., Toronto, ON M5K 1K2
C.F.G. SASKATCHEWAN MUTUAL INSURANCE COMPANY, 279-3rd Ave. N., Saskatoon, SK S7K 2H8
F. SCOTIA GENERAL INSURANCE COMPANY, 400-100 Yonge St., Toronto, ON M5H 1H1
B. SCOTIA LIFE INSURANCE COMPANY, c/o Scotia Insurance, 400-100 Yonge St., Toronto, ON M5H 1H1
C.F. SECURICAN GENERAL INSURANCE COMPANY, 777 Portage Ave., Winnipeg, MB R3G 0N3
C.F.G. SECURITY INSURANCE COMPANY OF HARTFORD, 1145 Nicholson Rd., Unit 2, Newmarket, ON L3Y 9C3
C.F.G. SECURITY NATIONAL INSURANCE COMPANY, 12th-50 Place Cremazie, Montreal, QC H2P 1B6
C.F.G. SENTRY INSURANCE A MUTUAL COMPANY, c/o Cassels Brock Blackwell,
Ste. 2100 – Scotia Tower, 40 King St. W., Toronto, ON M5H 3C2
C.F.G. SOMPO JAPAN INSURANCE INC., 12th-130 King St. W., Toronto, ON M5X 1A6
Frat. SONS OF SCOTLAND BENEVOLENT ASSOCIATION, 202-40 Eglinton Ave. E., Toronto, ON M4P 3A2
C.E.F.G. SOVEREIGN GENERAL INSURANCE COMPANY, 500, 6700 MacLeod Trail SE, Calgary, AB T2H 0L3
B. STANDARD LIFE ASSURANCE COMPANY, 200-1245 Sherbrooke St. W., Montreal, QC H3G 1G3
B. STANDARD LIFE ASSURANCE COMPANY OF CANADA, 200-1245 Sherbrooke St. W., Montreal, QC H3G 1G3
F. STEWART TITLE GUARANTY COMPANY, 2200-200 Bay Street, Toronto, ON M5J 2J2
B. STONEBRIDGE LIFE INSURANCE COMPANY, 500-80 Tiverton Ct., Markham, ON L3R 0G4
B. SUN LIFE ASSURANCE COMPANY OF CANADA, 150 King St. W., Toronto, ON M5H 1J9
B. SWISS RE LIFE & HEALTH CANADA, 1000-150 King St. W., Toronto, ON M5H 1J9
B. SWISS REINSURANCE COMPANY, 1000-150 King St. W., Toronto, ON M5H 1J9
C.F.G. TD GENERAL INSURANCE COMPANY, 12th-50 Place Cremazie, Montreal, QC H2P 1B6
C.F.G. TD HOME AND AUTO INSURANCE COMPANY, 50 Place Cremazie, 12th Flr., Montreal, QC H2P 1B6
B. TD LIFE INSURANCE COMPANY, 120 Adelaide St. W., 2nd Flr, Toronto, ON M5H 1T1
C.F.G. T.H.E. INSURANCE COMPANY, c/o Cookson Walker, 1010-48 Yonge St., Toronto, ON M5E 1G6
C.F.G. TIG INSURANCE COMPANY, 717 Portage Ave., Winnipeg, MB R3G 3C9
C.E.F.G. TEMPLE INSURANCE COMPANY, 22nd-390 Bay St., Toronto, ON M5H 2Y2
C.F.G. TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD., 105 Adelaide St. W., Toronto, ON M5H 1P9

C.E.F.G.	TRADERS GENERAL INSURANCE COMPANY, 500-2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
C.F.G.	TRAFALGAR INSURANCE COMPANY OF CANADA, c/o Corporate Secretary, ING Canada Inc., 181 University Ave., 7th Flr, Toronto, ON M5H 3M7
B.	TRANSAMERICA LIFE CANADA, 5000 Yonge St., Toronto, ON M2N 7J8
C.E.F.G.	TRANSATLANTIC REINSURANCE COMPANY, 14th-145 Wellington St. W., Toronto, ON M5J 1H8
Frat.	UKRAINIAN FRATERNAL SOCIETY OF CANADA, 235 McGregor St., Winnipeg, MB R2W 4W5
Frat.	UKRAINIAN MUTUAL BENEFIT ASSOCIATION OF SAINT NICHOLAS OF CANADA, 804 Selkirk Ave., Winnipeg, MB R2W 2N6
Frat.	UKRAINIAN NATIONAL ASSOCIATION, INC., c/o Burns Hubley, 406, 2800-14th Ave., Markham, ON L3R 0E4
C.F.G.	UNIFUND ASSURANCE COMPANY, 95 Elizabeth Ave., St. John's, NF A1B 1R7
B.	UNITED AMERICAN INSURANCE COMPANY, c/o McLean & Kerr, 2800-130 Adelaide St. W., Toronto, ON M5H 3P5
B.	UNITY LIFE OF CANADA, 112 St. Clair Ave. W., Toronto, ON M4V 2Y3
C.F.G.	UTICA MUTUAL INSURANCE COMPANY, 2-1145 Nicholson Rd., Newmarket, ON L3Y 7V1
C.F.G.	VIRGINIA SURETY COMPANY, INC., 300-7300 Warden Ave., Markham, ON L3R 0X3
B.	WASHINGTON NATIONAL INSURANCE COMPANY, c/o Aviation Insurance Agency Ltd., 104-19 Celina St., Oshawa, ON L1H 4M9
C.	WATERLOO INSURANCE COMPANY, 111 Westmount Rd. S., Waterloo, ON N2J 4S4
B.	WAWANESA LIFE INSURANCE COMPANY, 191 Broadway, Winnipeg, MB R3C 3P1
C.E.F.G.	WAWANESA MUTUAL INSURANCE COMPANY, 191 Broadway, Winnipeg, MB R3C 3P1
C.E.F.G.	WESTERN ASSURANCE COMPANY, 10 Wellington St. E., Toronto, ON M5E 1L5
B.	WESTERN LIFE ASSURANCE COMPANY, 309 1st Street W., PO Box 5519, High River, AB T1V 1M6
F.	WESTERN SURETY COMPANY, 2000-1874 Scarth St., Regina, SK S4P 2G8
C.F.G.	XL INSURANCE COMPANY LIMITED, 10th Flr., 1075 Bay St., Toronto, ON M5S 2B1
C.E.F.G.	XL REINSURANCE AMERICA INC., c/o ENCON Group Inc., 500-1400 Blair Pl., Ottawa, ON K1J 9B8
C.F.G.	ZENITH INSURANCE COMPANY, 105 Adelaide St. W., Toronto, ON M5H 1P9
C.F.G.	ZURICH INSURANCE COMPANY, 25th-400 University Ave., Toronto, ON M5G 1S7

PROVINCIALLY LICENSED COMPANIES

C.F.G.	ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY, 10310 G.A. MacDonald (39A) Ave., Edmonton, AB T6H 5X9
A.C.E.F.G.	AXA INSURANCE INC., 19th Fl., 1100 Rene-Levesque Blvd. W., Montreal, QC H3B 4P4
C.F.G.	BELAIR INSURANCE COMPANY INC., 300-7101 Jean-Talon St. E., Anjou, QC H1M 3T6
B.	CT FINANCIAL ASSURANCE COMPANY, 2nd-120 Adelaide St. W., Toronto, ON M5H 1T1
C.F.G.	CANADIAN FARM INSURANCE CORP., 452 Dovercourt Dr., Winnipeg, MB R3Y 1G4
F.	CANADIAN UNION INSURANCE COMPANY, 2475 Laurier Blvd., Sillery, QC G1T 1C4
B.	CANASSURANCE LIFE INSURANCE COMPANY INC., B-9, 550 Sherbrooke St. W., Montreal, QC H3A 3S3
C.E.F.G.	COMMERCE AND INDUSTRY INSURANCE COMPANY OF CANADA, 14th-145 Wellington St. W., Toronto, ON M5J 1H8
E.	CO-OPERATIVE HAIL INSURANCE COMPANY LIMITED, Box 777, Regina, SK S4P 3A8
B.	DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY, 200, Avenue des Commandeurs, Levis, QC G6V 6R2
B.	FIRST CANADIAN INSURANCE CORPORATION, 210-340 Sioux Rd., Sherwood Park, AB T8X 3X6
C.E.F.G.	GCAN INSURANCE COMPANY, 1400-480 University Ave., Toronto, ON M5G 1V6
C.F.	GMS INSURANCE INC., 200-3303 Hillsdale Street, Regina, SK S4S 7J8
C.E.F.G.	GLOBAL REINSURANCE COMPANY, 1400-480 University Ave., Toronto, ON M5G 1V6
F.	HERITAGE GENERAL INSURANCE COMPANY, 500-401 Bay St., Toronto, ON M5H 2Y4
Mut. Fire	HUTTERIAN BRETHREN MUTUAL INSURANCE CORPORATION, 302-2265 Pembina Hwy., Winnipeg, MB R3T 5J3
B.	INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC., 1080 St. Louis Rd., Sillery, QC G1K 7M3
C.F.G.	INDUSTRIAL-ALLIANCE PACIFIC GENERAL INSURANCE CORPORATION, Box 5900, 2165 Broadway West, Vancouver, BC V6B 5H6
C.F.G.	KINGSWAY GENERAL INSURANCE COMPANY, 200-5310 Explorer Dr., Mississauga, ON L4W 5H8
B.	LA CAPITALE INSURANCE AND FINANCIAL SERVICES INC., 625 St-Amable St., Quebec, QC G1R 2G5
F.	LAWYERS' PROFESSIONAL INDEMNITY COMPANY, 2200-1 Dundas St. W., Toronto, ON M5G 1Z3
Frat.	MANITOBA MOTOR CLUB INSURANCE COMPANY INC., 870 Empress St., Box 1400, Winnipeg, MB R3C 2Z3
C.F.H.	MAX CANADA INSURANCE COMPANY, 140 Foundry St., Baden, ON N3A 2P7
B.	NATIONAL BANK LIFE INSURANCE COMPANY, 4th-600 de La Gauchetiere W., Montreal, QC H3B 4L2
C.F.G.	OPTIMUM FRONTIER INSURANCE COMPANY, 200-147 McIntyre St. W., North Bay, ON P1B 8K5
E.	PALLISER INSURANCE COMPANY LIMITED, 103-3502 Taylor St. E., Saskatoon, SK S7H 5H9
C.F.G.	PEACE HILLS GENERAL INSURANCE COMPANY, 3rd-10709 Jasper Ave., Edmonton, AB T5J 3N3
E.	RAIN AND HAIL INSURANCE CORPORATION, 200, 4303 Albert St., Regina, SK S4S 3R6
C.F.G.	RED RIVER VALLEY MUTUAL INSURANCE COMPANY, 245 Centre Ave. E., PO Box 940, Altona, MB R0G 0B0
B.	REVIOS REINSURANCE CANADA LTD., 1400-480 University Ave., Toronto, ON M5G 1V6
C.E.F.G.	SGI CANADA INSURANCE SERVICES LTD., 2260-11th Avenue, Regina, SK S4P 0J9
B.	SSQ LIFE INSURANCE COMPANY INC., 2525 Laurier Blvd., Sainte-Foy, QC G1V 4H6
C.E.F.G.	SCOTTISH & YORK INSURANCE CO. LIMITED, 500-2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
C.F.	TRANS GLOBAL INSURANCE COMPANY, 275, 16930-114 Avenue, Edmonton, AB T5M 3S2
B.	TRANS GLOBAL LIFE INSURANCE COMPANY, 275, 16930-114 Avenue, Edmonton, AB T5M 3S2
B.	TRENT HEALTH INSURANCE COMPANY, 1200-438 University Ave., Toronto, ON M5G 2K8

DISCONTINUING COMPANIES

The following companies hold a "Discontinuing Licence" for the year 2005. This licence is limited to the transaction of insurance only in connection with contracts in force in the Province as at December 31, 2004, and does not authorize the company to undertake or renew insurance contracts in the Province.

FEDERALLY LICENSED COMPANIES

Disc. ALLSTATE INSURANCE COMPANY OF CANADA, 100-27 Allstate Parkway, Markham, ON L3R 5P8
Disc. ANGLO CANADA GENERAL INSURANCE COMPANY, 4th Fl., 217 York St., London, ON N6A 5P9
Disc. CGU INTERNATIONAL INSURANCE PLC, c/o ENCON Insurance Managers Inc., 500-1400 Blair Place Ottawa, ON K1J 9B8
Disc. CUNA MUTUAL INSURANCE SOCIETY, Box 5065, 151 North Service Rd., Burlington, ON L7R 4C2
Disc. EQUITABLE GENERAL INSURANCE COMPANY, 130 MacDonell St., Priory Square, Guelph, ON N1H 6P8
Disc. FORETHOUGHT LIFE INSURANCE COMPANY, 3380 South Service Rd., Burlington, ON L7N 3J5
Disc. GREAT AMERICAN INSURANCE COMPANY OF NEW YORK, 2100-40 King St. W., Toronto, ON M5H 3C2
Disc. JOHN ALDEN LIFE INSURANCE COMPANY, 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3
Disc. LIBERTY MUTUAL FIRE INSURANCE COMPANY, 1000-181 Bay Street., Toronto, ON M5J 2T3
Disc. PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY, 202-1451 Royal York Rd., Toronto, ON M9P 3B2
Disc. SPECIALTY NATIONAL INSURANCE COMPANY, 500-36 King St. E., Toronto, ON M5C 1E5
Disc. TRAVELERS INDEMNITY COMPANY, c/o St. Paul Travelers, 3310-77 King St. W., Box 225, Royal Trust Tower, Toronto, ON M5K 1J3.
Disc. TRAVELERS INSURANCE COMPANY, c/o CAS Accounting for Insurance Inc., 2-1145 Nicholson Rd., Newmarket, ON L3Y 9C3
Disc. UAP-NEW ROTTERDAM INSURANCE COMPANY N.V., 2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
Disc. WOMAN'S LIFE INSURANCE SOCIETY, Box 234, Sarnia, ON N7T 7H9

PROVINCIALLY LICENSED COMPANIES

None.

RECIPROCAL EXCHANGES

FEDERALLY LICENSED COMPANIES

Recip. LUMBERMEN'S UNDERWRITING ALLIANCE, 500-185 Dorval Ave., Dorval QC H9S 5J9

PROVINCIALLY LICENSED COMPANIES

Recip. ASSET PROTECTION INSURANCE EXCHANGE, 1221-8th Street East, Saskatoon, SK S7H 0S5
Recip. CANADIAN APPLICATORS INSURANCE RECIPROCAL, 1002 Warsaw Ave., Winnipeg, MB R3M 1E4
Recip. CANADIAN LAWYERS INSURANCE ASSOCIATION, c/o Emery Jamieson, 1700, 10235-101 Street, Edmonton, AB T5J 3G2
Recip. CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE, 9th Fl., 5500 North Service Rd, Burlington, ON L7L 6W6
Recip. COMMUNITY NEWSPAPERS RECIPROCAL INSURANCE EXCHANGE, 103-3050 Harvester Rd., Burlington, ON L7N 3J1
Recip. HEALTHCARE INSURANCE RECIPROCAL OF CANADA, 1600-4711 Yonge St., Toronto, ON M2N 6K8
Recip. WESTERN RECIPROCAL GROUP, 260 Inglenook Rd., Headingley, MB R4H 1C8

SPECIAL BROKERS - LICENSED TO DECEMBER 31, 2005

George P. Esau	o/a Oldfield Kirby Esau, Inc. 200-330 St. Mary Ave. Winnipeg MB R3C 2L2 Tel: (204) 943-1441 Fax: (204) 957-5561
D. Craig Gilmour	o/a Aon Reed Stenhouse Inc. and/or Aon Canada Inc., t/a Aon 1800 One Lombard Pl. Winnipeg MB R3B 2A3 Tel: (204) 956-1070 Fax: (204) 956-2148
Linda Henry	c/o United Grain Growers Limited, o/a Agricore United And/or UGG Insurance Services Box 6600, 28th Floor, 201 Portage Ave. Winnipeg MB R3C 3A7 Tel: (204) 944-5590 Fax: (204) 944-2266
Larry G. Watson	o/a Marsh Canada Limited 1420-One Lombard Pl. Winnipeg MB R3B 0X3 Tel: (204) 982-6502 Fax: (204) 947-2662

COMPARATIVE SUMMARY

TOTAL PREMIUMS AND LOSSES IN ALL CLASSES, OTHER-THAN-LIFE
Adjustment Expenses Included in Net Losses Incurred

CLASS OF INSURANCE	2003 PREMIUMS $'000	2003 LOSSES $'000	2003 LOSS RATIO	2004 PREMIUMS $'000	2004 LOSSES $'000	2004 LOSS RATIO
Accident and Sickness	350,806	180,531	51.46%	383,060	258,915	67.59%
Aircraft	11,246	2,260	20.10%	8,584	4,485	52.25%
Automobile	700,654	678,128	96.79%	763,710	654,120	85.65%
Boiler and Machinery	7,345	2,891	39.36%	6,650	2,456	36.93%
Fidelity and Surety	13,569	7,683	56.62%	13,996	7,626	54.49%
Hail	20,436	10,006	48.96%	18,145	5,257	28.97%
Liability	116,955	69,354	59.30%	109,779	39,813	36.27%
Marine	2,498	918	36.75%	1,570	(221)	-14.07%
Miscellaneous	9,044	1,045	11.55%	13,403	1,242	9.27%
*Property	374,816	167,700	44.74%	376,452	170,989	45.42%
TOTALS	$1,607,369	$1,120,516	69.71%	$1,695,349	$1,144,682	67.52%

** Property includes: Fire, P.P.F., Plate Glass, Theft, Inland Transportation and Livestock*

ACCIDENT & SICKNESS
Adjustment Expenses Included in Net Losses Incurred

COMPANY	2003 PREMIUMS $'000	2003 LOSSES $'000	2004 PREMIUMS $'000	2004 LOSSES $'000
ACE INA Life Insurance	958	172	1,596	107
AIG Assurance Canada	111	5	95	7
AIG Life Insurance Company of Canada	624	233	968	174
Aetna Life Insurance Company	47	37	35	64
Allianz Life Insurance Company of North America	65	47	45	1
American Bankers Life Assurance Co. of Florida	3,047	343	3,232	1,013
American Income Life Insurance Company	546	63	717	147
Amex Assurance Company	36	0	37	0
BMO Life Insurance Company	775	22	1,039	24
Blue Cross Life Insurance Company of Canada	5,974	1,983	7,828	2,502
CIBC Life Insurance Company Limited	570	79	785	104
CT Financial Assurance Company	295	111	230	75
Canada Life Assurance Company	26,633	12,751	25,517	9,132
Canadian Premier Life Insurance Company	4,250	900	4,142	801
Canassurance Life Insurance Company Inc.	0	0	4	0
CIGNA Life Insurance Company of Canada	53	2	207	4
Combined Insurance Company of America	4,196	1,492	4,508	838
Connecticut General Life Insurance Company	1	0	1	0
Co-operators Life Insurance Company	9,354	5,667	10,131	6,967
CUMIS Life Insurance Company	9,150	3,178	11,181	3,297
Desjardins Financial Security Life Assurance Co.	13,838	(14)	15,626	80
Empire Life Insurance Company	807	482	894	605
Equitable Life Insurance Company of Canada	591	542	847	729
Federated Life Insurance Company of Canada	1,102	709	1,372	397
First Canadian Insurance Corporation	4,947	677	4,947	743
Great-West Life Assurance Company	94,255	46,636	108,972	127,569
Household Life Insurance Company	372	141	414	107
Industrial Alliance Ins. and Financial Services Inc.	31	39	584	226
Industrial-Alliance Pacific Life Insurance Company	3,872	444	4,128	701
Liberty Life Assurance Company of Boston	105	(1,164)	0	0
Life Investors Insurance Company of America	4,652	1,940	5,348	2,572
London Life Insurance Company	0	1,115	0	1,073
MFC Insurance Company Limited	1	0	0	0
Manufacturers Life Insurance Company	32,619	25,015	36,241	25,069
Manulife Canada Ltd.	6	1	5	1
Maritime Life Assurance Company	23,982	19,396	22,717	15,656
Metropolitan Life Insurance Company	0	4	0	3
National Bank Life Insurance Company	100	0	94	0
National Fidelity Life Insurance Company	45	7	39	0
National Life Assurance Company of Canada	2,014	1,617	1,141	1,659
New York Life Insurance Company	7	19	8	12
Penncorp Life Insurance Company	5,364	1,679	5,329	2,748

COMPANY	2003 PREMIUMS $'000	2003 LOSSES $'000	2004 PREMIUMS $'000	2004 LOSSES $'000
Primerica Life Insurance Company of Canada	2	1	2	1
Provident Life and Accident Insurance Company	17,013	14,293	5,874	3,833
Prudential Insurance Company of America	103	(14)	43	(134)
RBC Life Insurance Company	2,129	1,080	13,511	6,502
Reliable Life Insurance Company	1,915	296	2,251	630
SSQ Life Insurance Company Inc.	1,723	0	1,754	4
Scotia Life Insurance Company	517	9	558	272
Standard Life Assurance Company	8,299	4,962	12,956	7,452
Sun Life Assurance Company of Canada	35,320	25,198	35,787	25,795
TD Life Insurance Company	253	154	313	237
Trans Global Life Insurance Company	128	65	179	30
Transamerica Life Canada	231	6	230	15
Travelers Insurance Company	0	(8)	0	4
Trent Health Insurance Company	0	35	0	7
Unity Life of Canada	30	43	42	6
Wawanesa Life Insurance Company	7,703	2,748	7,598	2,894
SUB TOTAL - Life Insurers:	$330,761	$175,238	$362,102	$252,755
Property & Casualty Insurers:				
ACE INA Insurance	177	58	325	183
Allianz Insurance Company of Canada	280	214	494	(114)
American Bankers Insurance Company of Florida	988	29	1,182	200
American Home Assurance Company	147	20	117	141
Ascentus Insurance Ltd.	44	0	156	0
Aviva Insurance Company of Canada	157	0	165	0
AXA Insurance (Canada)	754	324	843	252
Chubb Insurance Company of Canada	129	(2)	171	(24)
Citadel General Assurance Company	2,284	1,079	2,536	1,486
Commerce and Industry Insurance Co. of Canada	0	0	20	6
Co-operators General Insurance Company	12	5	12	0
CUMIS General Insurance Company	25	2	25	(3)
Echelon General Insurance Company	0	0	7	2
GMS Insurance Inc.	0	0	23	0
Green Shield Canada	678	518	640	505
Heritage General Insurance Company	724	45	708	721
ING Insurance Company of Canada	21	18	0	(6)
ING Novex Insurance Company of Canada	11	1	36	(3)
Legacy General Insurance Company	0	(29)	0	0
Liberty Mutual Insurance Company	282	218	0	0
Lloyd's Underwriters	1,214	264	1,429	448
Lombard General Insurance Company of Canada	0	0	4	0
London & Midland General Insurance Company	1,762	465	1,749	349
RBC Travel Insurance Company	6,840	2,090	8,233	2,017
Royal & Sun Alliance Ins. Company of Canada	3,514	0	2,083	0
Sovereign General Insurance Company	2	0	0	0
TIG Insurance Company	0	(4)	0	0

COMPANY	2003 PREMIUMS $'000	2003 LOSSES $'000	2004 PREMIUMS $'000	2004 LOSSES $'000
Temple Insurance Company	0	(22)	0	0
SUB-TOTAL - Property & Casualty Insurers:	$20,045	$5,293	$20,958	$6,160
GRAND TOTAL	$350,806	$180,531	$383,060	$258,915

MISCELLANEOUS INSURANCE, NOT OTHERWISE CLASSIFIED

Adjustment Expenses Included in Net Losses Incurred

COMPANY	2003 PREMIUMS $'000	2003 LOSSES $'000	2004 PREMIUMS $'000	2004 LOSSES $'000
CREDIT				
American Home Assurance Company	(1)	(22)	7	12
Continental Casualty Company	51	40	37	49
Euler American Credit Indemnity Company	401	559	555	239
Guarantee Company of North America	33	0	12	5
Lloyd's Underwriters	0	(1)	0	0
St. Paul Guarantee Insurance Company	339	0	443	0
Zurich Insurance Company	0	0	36	0
CREDIT PROTECTION				
Legacy General Insurance Company	1,424	155	1,453	106
Trans Global Insurance Company	332	7	335	13
LEGAL EXPENSE				
ING Novex Insurance Company of Canada	17	0	18	(1)
Legacy General Insurance Company	0	4	0	2
Lloyd's Underwriters	0	0	0	(1)
MORTGAGE				
Genworth Financial Mortgage Insurance Co. Canada	3,764	26	6,837	130
Mortgage Insurance Company of Canada	0	(272)	0	(115)
TITLE				
Chicago Title Insurance Company	3	0	15	0
First American Title Insurance Company	2,564	546	3,551	797
Lawyers' Professional Indemnity Company	2	0	2	0
Lawyers Title Insurance Corporation	24	0	0	1
Stewart Title Guaranty Company	91	3	102	5
TOTALS	$9,044	$1,045	$13,403	$1,242

AUTOMOBILE

Adjustment Expenses Included in Net Losses Incurred

COMPANY	2003		2004	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
ACE INA Insurance	1,120	1,139	1,266	1,604
Allianz Insurance Company of Canada	86	(100)	76	111
American Home Assurance Company	(351)	186	1,617	323
American Road Insurance Company	300	222	243	16
Aviva Insurance Company of Canada	878	804	832	1,083
AXA Pacific Insurance Company	51	(356)	6	(84)
Centennial Insurance Company	5	0	0	0
Commerce & Industry Insurance Company of Canada	71	38	18	16
Continental Casualty Company	704	659	694	70
Co-operators General Insurance Company	449	0	238	0
CUMIS General Insurance Company	12	1	16	7
DaimlerChrysler Insurance Company	197	40	237	39
Dominion of Canada General Insurance Company	0	(3)	104	0
Echelon General Insurance Company	1	0	6	0
Economical Mutual Insurance Company	11	0	5	0
Federated Insurance Company of Canada	725	579	811	76
Federation Insurance Company of Canada	16	0	0	1
First North American Insurance Company	65	0	52	0
Hartford Fire Insurance Company	24	1	29	18
ING Insurance Company of Canada	836	464	834	487
ING Novex Insurance Company of Canada	114	45	35	22
Kingsway General Insurance Company	346	446	0	0
Langdon Insurance Company	2	4	0	0
Liberty Mutual Insurance Company	212	(27)	153	114
Lloyd's Underwriters	2	(46)	574	30
Lombard General Insurance Company of Canada	375	13	229	(20)
Lumbermens Mutual Casualty Company	61	0	0	0
Markel Insurance Company of Canada	103	234	85	4
Mitsui Sumitomo Insurance Company, Limited	5	1	5	0
Motors Insurance Corporation	405	67	452	66
Old Republic Insurance Company of Canada	160	132	85	13
Portage La Prairie Mutual Insurance Company	29	0	29	0
Primmum Insurance Company	2	2	0	0
Protective Insurance Company	27	(9)	35	6
RBC General Insurance Company	36	(4)	34	0
Royal & Sun Alliance Insurance Company of Canada	822	1,185	122	(62)
SGI Canada Insurance Services Ltd.	27	0	27	3
St. Paul Fire and Marine Insurance Company	322	29	246	105
Saskatchewan Mutual Insurance Company	877	462	913	435
Scottish & York Insurance Company Limited	5	0	4	0
Security National Insurance Company	1	0	0	0
Sentry Insurance A Mutual Company	47	(29)	6	(10)
Sovereign General Insurance Company	21	23	13	108
Tokio Marine and Fire Insurance Company Ltd.	2	0	2	0
Travelers Casualty and Surety Company of Canada	62	17	17	(2)

COMPANY	2003 PREMIUMS $'000	2003 LOSSES $'000	2004 PREMIUMS $'000	2004 LOSSES $'000
Zurich Insurance Company	1,163	233	890	359
Manitoba Public Insurance Corporation				
* M.P.I.C. Auto Insurance Division	690,226	671,676	752,670	649,182
TOTALS	$700,654	$678,128	$763,710	$654,120

**Includes universal compulsory automobile insurance, extension and special risk coverage.*

RECIPROCAL EXCHANGES				
COMPANY	2003 PREMIUMS $'000	2003 LOSSES $'000	2004 PREMIUMS $'000	2004 LOSSES $'000
AIRCRAFT				
Canadian Applicators Insurance Reciprocal	1,232	1,436	1,430	0
BOILER & MACHINERY				
Lumbermen's Underwriting Alliance	11	0	5	0
LIABILITY				
Canadian Lawyers Insurance Association	1,046	(168)	1,159	1,063
Canadian Universities Reciprocal Insurance Exchange	163	117	479	0
Community Newspapers Reciprocal Insurance Exchange	5	0	6	0
Healthcare Insurance Reciprocal of Canada	2,470	1,634	3,565	3,403
PROPERTY (Commercial)				
Asset Protection Insurance Exchange	0	0	417	31
Canadian Universities Reciprocal Insurance Exchange	367	29	629	8
Healthcare Insurance Reciprocal of Canada	560	213	719	598
Lumbermen's Underwriting Alliance	1,370	904	1,327	(155)
Western Reciprocal Group	1,409	843	1,831	1,131
TOTALS	$8,633	$5,008	$11,567	$6,079

BOILER & MACHINERY

Adjustment Expenses Included in Net Losses Incurred

COMPANY	2003 PREMIUMS $'000	2003 LOSSES $'000	2004 PREMIUMS $'000	2004 LOSSES $'000
ACE INA Insurance	173	169	(22)	161
Affiliated FM Insurance Company	90	2	109	(61)
Allianz Insurance Company of Canada	12	(11)	23	0
American Home Assurance Company	219	(10)	225	18
Aviva Insurance Company of Canada	894	160	913	70
AXA Pacific Insurance Company	89	66	75	(51)
Boiler Inspection & Insurance Company of Canada	1,328	309	693	208
Canadian Northern Shield Insurance Company	27	7	0	(10)
Chubb Insurance Company of Canada	45	3	46	2
Citadel General Assurance Company	6	0	2	0
Continental Casualty Company	25	10	30	0
Co-operators General Insurance Company	94	6	76	32
CUMIS General Insurance Company	15	9	17	(1)
DaimlerChrysler Insurance Company	0	0	2	0
Dominion of Canada General Insurance Company	2	0	26	0
Ecclesiastical Insurance Office plc	41	0	11	0
Economical Mutual Insurance Company	4	0	4	0
Employers Reinsurance Corporation	5	0	2	0
Factory Mutual Insurance Company	802	275	1,166	12
Federated Insurance Company of Canada	25	0	30	12
GCAN Insurance Company	407	308	247	904
Grain Insurance and Guarantee Company	95	10	90	10
Hartford Fire Insurance Company	0	0	1	0
ING Insurance Company of Canada	275	36	246	8
ING Novex Insurance Company of Canada	24	0	9	(1)
Lloyd's Underwriters	203	146	276	47
Lombard General Insurance Company of Canada	115	2	69	0
Optimum Frontier Insurance Company	0	0	48	3
Royal & Sun Alliance Insurance Company of Canada	1,485	236	1,419	402
SGI Canada Insurance Services Ltd.	81	28	79	9
St. Paul Fire and Marine Insurance Company	11	(1)	7	0
St. Paul Guarantee Insurance Company	249	1,107	152	416
Saskatchewan Mutual Insurance Company	8	0	7	0
Scottish & York Insurance Co. Limited	(3)	0	5	0
Sovereign General Insurance Company	24	0	18	1
Travelers Casualty and Surety Company of Canada	42	10	21	5
Wawanesa Mutual Insurance Company	194	12	212	90
Zurich Insurance Company	239	2	316	170
TOTALS	$7,345	$2,891	$6,650	$2,456

MARINE

Adjustment Expenses Included in Net Losses Incurred

COMPANY	2003 PREMIUMS $'000	2003 LOSSES $'000	2004 PREMIUMS $'000	2004 LOSSES $'000
ACE INA Insurance	16	(29)	37	2
Allianz Insurance Company of Canada	2	1	3	30
American Home Assurance Company	25	5	(25)	5
Aviva Insurance Company of Canada	0	5	0	0
AXA Corporate Solutions Assurance	0	0	4	0
AXA Insurance (Canada)	385	857	437	(395)
AXA Pacific Insurance Company	104	178	119	(184)
Continental Casualty Company	386	124	446	0
Ecclesiastical Insurance Office plc	8	0	6	0
Economical Mutual Insurance Company	66	0	0	0
GCAN Insurance Company	0	45	0	29
Great American Insurance Company of New York	7	0	(7)	0
ING Insurance Company of Canada	35	(1)	29	31
Liberty Mutual Insurance Company	10	(56)	10	(4)
Lloyd's Underwriters	872	(271)	324	137
Lombard General Insurance Company of Canada	0	0	30	0
Mitsui Sumitomo Insurance Company, Limited	0	(1)	0	0
Royal & Sun Alliance Insurance Company of Canada	504	59	112	8
St. Paul Fire and Marine Insurance Company	78	2	45	120
TOTALS	$2,498	$918	$1,570	(221)

HAIL

Adjustment Expenses Included in Net Losses Incurred

COMPANY	2003 PREMIUMS $'000	2003 LOSSES $'000	2004 PREMIUMS $'000	2004 LOSSES $'000
ACE INA Insurance	1,564	462	1,712	125
Co-operative Hail Insurance Company Ltd.	8,130	4,495	9,102	2,386
Lombard General Insurance Company of Canada	2,374	1,172	1,488	456
Palliser Insurance Company Ltd.	7,149	3,625	4,694	2,172
Rain and Hail Insurance Corporation	1,219	252	1,149	118
TOTALS	$20,436	$10,006	$18,145	$5,257

FIDELITY & SURETY

Adjustment Expenses Included in Net Losses Incurred

COMPANY	2003 PREMIUMS $'000	2003 LOSSES $'000	2004 PREMIUMS $'000	2004 LOSSES $'000
ACE INA Insurance	79	139	111	(19)
Allianz Insurance Company of Canada	4	7	27	(5)
American Home Assurance Company	1,570	2,450	1,235	763
Aviva Insurance Company of Canada	363	123	506	(551)
AXA Insurance (Canada)	26	2,672	123	4,214
AXA Pacific Insurance Company	2,460	263	1,974	1,592
Canadian Northern Shield Insurance Company	155	(70)	(1)	(106)
Chubb Insurance Company of Canada	1,568	349	1,197	215
Citadel General Assurance Company	4	0	6	0
Commerce and Industry Insurance Co. of Canada	0	0	0	6
Continental Casualty Company	14	0	26	33
Co-operators General Insurance Company	8	0	8	(3)
CUMIS General Insurance Company	337	31	319	40
Dominion of Canada General Insurance Company	41	0	24	0
Ecclesiastical Insurance Office plc	1	0	1	0
Economical Mutual Insurance Company	3	0	8	0
Federated Insurance Company of Canada	48	(12)	51	(9)
Federation Insurance Company of Canada	261	0	1,676	0
GCAN Insurance Company	30	0	36	0
Grain Insurance and Guarantee Company	90	0	76	149
Great American Insurance Company	4	0	5	0
Guarantee Company of North America	1,710	230	2,310	376
Hartford Fire Insurance Company	0	0	6	0
ING Insurance Company of Canada	48	1	27	0
Jevco Insurance Company	75	0	11	0
Kingsway General Insurance Company	36	0	103	0
Liberty Mutual Insurance Company	287	615	58	950
Lloyd's Underwriters	764	83	547	0
Lombard General Insurance Company of Canada	90	20	46	9
Northern Indemnity, Inc.	391	(1)	0	0
Royal & Sun Alliance Insurance Company of Canada	19	(26)	10	0
SGI Canada Insurance Services Ltd.	91	27	84	(4)
St. Paul Fire and Marine Insurance Company	19	0	23	6
St. Paul Guarantee Insurance Company	1,195	55	1,697	25
Saskatchewan Mutual Insurance Company	6	1	6	1
Sovereign General Insurance Company	321	728	270	(151)
Travelers Casualty and Surety Company of Canada	279	100	54	22
Wawanesa Mutual Insurance Company	35	(28)	37	0
Western Surety Company	1,009	(189)	1,144	97
Zurich Insurance Company	128	115	155	(24)
TOTALS	$13,569	$7,683	$13,996	$7,626

AIRCRAFT

Adjustment Expenses Included in Net Losses Incurred

COMPANY	2003 PREMIUMS $'000	2003 LOSSES $'000	2004 PREMIUMS $'000	2004 LOSSES $'000
ACE INA Insurance	29	136	117	55
Allianz Insurance Company of Canada	1,887	79	1,614	(226)
American Home Assurance Company	28	53	54	(531)
AVEMCO Insurance Company	0	(24)	0	0
AXA Pacific Insurance Company	0	0	0	(13)
British Aviation Insurance Company Limited	0	(107)	(1)	(62)
CGU International Insurance plc	21	13	164	(928)
Canadian Union Insurance Company	337	14	158	42
Continental Casualty Company	0	0	3	74
Co-operators General Insurance Company	1,472	390	(62)	3,491
Eagle Star Insurance Company Limited	1,698	294	39	233
GCAN Insurance Company	659	30	546	(280)
Hartford Fire Insurance Company	105	56	98	(12)
Lloyd's Underwriters	2,082	(425)	167	(481)
Mitsui Sumitomo Insurance Company, Limited	348	317	507	(26)
National Liability & Fire Insurance Company	0	0	761	169
Royal & Sun Alliance Insurance Company of Canada	2,555	1,439	4,419	2,963
St. Paul Fire and Marine Insurance Company	0	(2)	0	13
Sovereign General Insurance Company	25	21	0	4
XL Reinsurance America, Inc.	0	(24)	0	0
TOTALS	$11,246	$2,260	$8,584	$4,485

LIABILITY

Adjustment Expenses Included in Net Losses Incurred

COMPANY	2003 PREMIUMS $'000	2003 LOSSES $'000	2004 PREMIUMS $'000	2004 LOSSES $'000
ACE INA Insurance	2,921	1,099	3,360	2,267
Allianz Insurance Company of Canada	869	622	1,021	253
Allstate Insurance Company of Canada	0	(144)	0	(30)
American Bankers Insurance Company of Florida	465	372	776	677
American Home Assurance Company	12,584	1,740	1,288	4,942
American Re-Insurance Company	17	18	0	9
Aviva Insurance Company of Canada	7,920	2,883	8,960	3,593
AXA Corporate Solutions Assurance	108	111	123	(111)
AXA Insurance (Canada)	193	20	82	39
AXA Pacific Insurance Company	2,520	3,701	2,657	(774)
British Aviation Insurance Company Limited	1	216	0	374
CGU International Insurance plc	881	1,260	0	(245)
Canadian Farm Insurance Corp.	32	113	0	105
Canadian Northern Shield Insurance Company	696	133	0	145
Canassurance General Insurance Company Inc.	1	0	1	1
Centennial Insurance Company	27	0	0	0
Chubb Insurance Company of Canada	8,618	4,773	5,806	4,050
Citadel General Assurance Company	107	229	123	135
Commerce and Industry Ins. Company of Canada	5,032	3,278	6,040	5,390
Commonwealth Insurance Company	3,469	178	4,311	(275)
Continental Casualty Company	4,670	1,797	5,217	2,054
Co-operators General Insurance Company	1,578	1,366	1,492	1,592
CUMIS General Insurance Company	684	102	682	204
Dominion of Canada General Insurance Company	78	(706)	178	276
Ecclesiastical Insurance Office plc	476	311	428	101
Economical Mutual Insurance Company	106	66	571	130
Elite Insurance Company	0	(105)	0	5
Employers Ins. Co. of Wausau A Mutual Co.	0	(25)	0	4
Employers Reinsurance Corporation	1,348	1,392	1,663	428
Everest Insurance Company of Canada	1	9	0	(6)
Federal Insurance Company	60	0	84	0
Federated Insurance Company of Canada	1,113	531	1,388	460
Federation Insurance Company of Canada	556	(1,038)	563	109
GCAN Insurance Company	2,140	1,769	2,453	2,090
Gore Mutual Insurance Company	1	30	1	0
Grain Insurance and Guarantee Company	1,702	1,216	1,778	893
Great American Insurance Company	38	21	176	55
Guarantee Company of North America	391	(4)	378	7
Hartford Fire Insurance Company	1	(3)	4	1
Hutterian Brethren Mutual Insurance Corp.	170	(2)	165	0
ING Insurance Company of Canada	5,221	97	5,474	3,119
ING Novex Insurance Company of Canada	1,625	1,053	951	1,468
Kingsway General Insurance Company	555	161	752	63
Langdon Insurance Company	0	(6)	0	0
Liberty Mutual Insurance Company	4,168	2,986	5,085	4,238
Lloyd's Underwriters	7,446	18,557	9,211	23,243

COMPANY	2003 PREMIUMS $'000	2003 LOSSES $'000	2004 PREMIUMS $'000	2004 LOSSES $'000
Lombard General Insurance Company of Canada	3,834	1,927	3,084	2,316
Lombard Insurance Company	0	(102)	0	(169)
Lumbermens Mutual Casualty Company	(1)	0	0	0
Markel Insurance Company of Canada	1	(55)	1	2
Nordic Insurance Company of Canada	0	354	0	386
North American Specialty Insurance Company	0	0	1,657	331
Old Republic Insurance Company of Canada	0	0	27	0
Optimum Frontier Insurance Company	1,186	(265)	1,328	270
Pembridge Insurance Company	0	85	0	4
Portage La Prairie Mutual Insurance Company	1,250	741	1,454	925
Protective Insurance Company	0	(1)	0	0
RBC General Insurance Company	3	0	3	0
Red River Valley Mutual Insurance Company	1,961	2,675	2,492	1,100
Royal & Sun Alliance Ins. Company of Canada	1,370	(982)	2,484	(533)
SGI Canada Insurance Services Ltd.	1,305	582	1,423	744
St. Paul Fire and Marine Insurance Company	2,796	3,249	2,623	(27,028)
St. Paul Guarantee Insurance Company	1,238	332	1,283	407
Saskatchewan Mutual Insurance Company	454	199	479	417
Scottish & York Insurance Company Ltd.	899	868	1,661	(460)
Security Insurance Company of Hartford	1,412	420	45	(272)
Sentry Insurance A Mutual Company	59	9	99	69
Sompo Japan Insurance Inc.	4	86	1	(185)
Sovereign General Insurance Company	2,866	2,778	3,256	2,538
TIG Insurance Company	4	(2,242)	0	(2,531)
Temple Insurance Company	8,299	2,866	4,435	(5,667)
Traders General Insurance Company	2	(7)	0	(59)
Travelers Casualty and Surety Co. of Canada	412	99	370	1
Travelers Indemnity Company	0	(13)	0	0
UAP-New Rotterdam Ins. Company N.V.	0	6	0	(41)
Utica Mutual Insurance Company	4	0	6	0
Virginia Surety Company, Inc.	23	16	0	0
Waterloo Insurance Company	4	0	5	0
Wawanesa Mutual Insurance Company	2,201	1,820	2,451	3,014
Western Assurance Company	0	(9)	0	0
XL Insurance Company Limited	28	0	1,520	771
XL Reinsurance America Inc.	0	0	706	224
Zurich Insurance Company	4,752	3,741	3,644	2,160
TOTALS	$116,955	$69,354	$109,779	$39,813

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Adjustment Expenses Included

COMPANY	2003 PREMIUMS Personal $'000	2003 PREMIUMS Commercial $'000	2003 PREMIUMS Total $'000	2003 LOSSES Personal $'000	2003 LOSSES Commercial $'000
ACE INA Insurance	0	3,662	3,662	0	1,249
Affiliated FM Insurance Company	0	1,785	1,785	0	(20)
Alberta Motor Association Insurance Company	2,542	111	2,653	1,496	1
Allianz Insurance Company of Canada	40	3,631	3,671	18	821
Allstate Insurance Company of Canada	0	0	0	(16)	0
American Bankers Insurance Company of Florida	5,203	315	5,518	369	127
American Home Assurance Company	57	21,163	21,220	0	8,244
American Road Insurance Company	0	28	28	0	0
Ascentus Insurance Ltd.	0	0	0	9	0
Aviva Insurance Company of Canada	15,222	17,120	32,342	8,251	5,559
AXA Corporate Solutions Assurance	0	58	58	0	33
AXA Insurance (Canada)	0	21	21	19	21
AXA Insurance Inc.	0	2	2	0	(10)
AXA Pacific Insurance Company	0	1,941	1,941	0	(246)
Boiler Inspection & Insurance Company of Canada	0	105	105	0	0
CGU International Insurance plc	0	0	0	0	1
Canadian Farm Insurance Corp.	0	62	62	0	159
Canadian Northern Shield Insurance Company	310	1,190	1,500	271	547
Canassurance General Insurance Company Inc.	0	0	0	0	0
Centennial Insurance Company	0	54	54	0	157
Chubb Insurance Company of Canada	1,220	1,006	2,226	444	0
Citadel General Assurance Company	3	1,762	1,765	0	4,852
Commerce & Industry Insurance Company of Canada	0	132	132	0	(30)
Commonwealth Insurance Company	0	3,281	3,281	0	417
Continental Casualty Company	0	4,271	4,271	0	1,328
Co-operators General Insurance Company	7,719	6,977	14,696	4,205	2,101
Coseco Insurance Company	4,504	0	4,504	2,775	0
CUMIS General Insurance Company	1,540	1,081	2,621	605	466
DaimlerChrysler Insurance Company	0	0	0	0	0
Dome Insurance Corp. Ltd.	0	12	12	0	0
Dominion of Canada General Insurance Company	19	349	368	(1)	320
Ecclesiastical Insurance Office plc	161	1,824	1,985	455	426
Echelon General Insurance Company	15	1	16	0	(6)
Economical Mutual Insurance Company	1	465	466	0	239
Elite Insurance Company	1,166	87	1,253	279	89
Employers Reinsurance Corporation	2,706	0	2,706	0	0
Everest Insurance Company of Canada	0	0	0	0	84
Factory Mutual Insurance Company	0	6,545	6,545	0	(247)
Federal Insurance Company	0	127	127	0	2
Federated Insurance Company of Canada	248	2,896	3,144	100	666
Federation Insurance Company of Canada	2,054	664	2,718	617	196
First American Title Insurance Company	12	0	12	1	0
First North American Insurance Company	22	0	22	(14)	0
GCAN Insurance Company	0	3,314	3,314	0	141
Gore Mutual Insurance Company	0	9	9	0	1
Grain Insurance and Guarantee Company	1,042	4,333	5,375	108	1,995

E R T Y

in Net Losses Incurred

2003	2004			2004		
LOSSES	PREMIUMS			LOSSES		
Total	Personal	Commercial	Total	Personal	Commercial	Total
$'000	$'000	$'000	$'000	$'000	$'000	$'000
1,249	0	2,388	2,388	0	950	950
(20)	0	2,052	2,052	0	407	407
1,497	3,920	158	4,078	2,369	2	2,371
839	45	3,347	3,392	432	781	1,213
(16)	0	0	0	(8)	0	(8)
496	5,719	0	5,719	231	(49)	182
8,244	35	13,274	13,309	5	2,118	2,123
0	0	28	28	0	0	0
9	0	0	0	20	0	20
13,810	17,683	18,176	35,859	10,034	8,913	18,947
33	0	53	53	0	(53)	(53)
40	0	16	16	(58)	29	(29)
(10)	0	2	2	0	(9)	(9)
(246)	0	1,448	1,448	0	907	907
0	0	66	66	0	157	157
1	0	0	0	0	0	0
159	0	175	175	0	26	26
818	2	9	11	58	20	78
0	1	0	1	0	0	0
157	0	0	0	0	0	0
444	1,466	1,083	2,549	561	133	694
4,852	4	1,418	1,422	0	127	127
(30)	0	109	109	0	24	24
417	0	2,754	2,754	0	1,213	1,213
1,328	0	4,614	4,614	0	1,186	1,186
6,306	8,163	5,791	13,954	6,811	1,916	8,727
2,775	5,590	0	5,590	3,292	0	3,292
1,071	1,449	1,225	2,674	950	12	962
0	0	66	66	0	0	0
0	0	0	0	0	0	0
319	19	257	276	(16)	64	48
881	0	1,409	1,409	18	406	424
(6)	0	117	117	0	36	36
239	1	588	589	0	218	218
368	254	72	326	40	(18)	22
0	1,661	0	1,661	0	0	0
84	0	0	0	0	(36)	(36)
(247)	0	5,662	5,662	0	66	66
2	0	143	143	0	0	0
766	273	3,218	3,491	98	891	989
813	2,424	653	3,077	1,286	128	1,414
1	38	0	38	10	0	10
(14)	25	0	25	4	0	4
141	0	3,064	3,064	0	833	833
1	0	2	2	0	0	0
2,103	1,019	4,094	5,113	850	677	1,527

COMPANY	2003 PREMIUMS			2003 LOSSES	
	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000
Great American Insurance Company	0	0	0	0	0
Guarantee Company of North America	888	13	901	540	75
Hartford Fire Insurance Company	0	2,741	2,741	0	403
Hutterian Brethren Mutual Insurance Corp.	0	1,609	1,609	0	126
ING Insurance Company of Canada	22,092	13,803	35,895	13,548	7,022
ING Novex Insurance Company of Canada	370	3,357	3,727	123	(62)
Jevco Insurance Company	0	5	5	0	3
Kingsway General Insurance Company	47	1,679	1,726	5	330
Langdon Insurance Company	0	1	1	0	(13)
Legacy General Insurance Company	33	0	33	3	0
Liberty Mutual Insurance Company	33	3,282	3,315	(64)	4,100
Lloyd's Underwriters	721	4,563	5,284	581	(1,026)
Lombard General Insurance Company of Canada	8	4,549	4,557	(17)	1,282
Lombard Insurance Company	4	0	4	(10)	114
London and Midland General Insurance Company	1,241	0	1,241	79	0
Lumbermens Mutual Casualty Company	0	6	6	0	0
Markel Insurance Company of Canada	0	7	7	0	0
Mitsui Sumitomo Insurance Company, Limited	0	3	3	0	4
Nordic Insurance Company of Canada	0	0	0	0	(8)
North American Specialty Insurance Company	0	0	0	0	0
Old Republic Insurance Company of Canada	41	14	55	4	0
Optimum Frontier Insurance Company	2,176	2,279	4,455	1,357	1,149
Peace Hills General Insurance Company	3,080	532	3,612	1,846	431
Pembridge Insurance Company	0	0	0	0	(1)
Personal Insurance Company	3,652	0	3,652	1,528	0
Pool Insurance Company	0	1,239	1,239	0	41
Portage La Prairie Mutual Insurance Company	24,147	961	25,108	13,077	507
Primmum Insurance Company	381	0	381	172	0
RBC General Insurance Company	116	0	116	40	0
RBC Travel Insurance Company	468	0	468	226	0
Red River Valley Mutual Insurance Company	17,449	14,299	31,748	9,514	6,311
Royal & Sun Alliance Insurance Company of Canada	10,458	2,780	13,238	7,104	866
SGI Canada Insurance Services Ltd.	6,858	2,723	9,581	4,449	1,032
St. Paul Fire and Marine Insurance Company	0	4,493	4,493	0	1,108
Saskatchewan Mutual Insurance Company	1,740	585	2,325	729	321
Scottish & York Insurance Company Ltd.	0	998	998	0	454
Securican General Insurance Company	0	0	0	0	0
Security Insurance Company of Hartford	0	0	0	0	(2)
Security National Insurance Company	424	0	424	303	0
Sentry Insurance a Mutual Company	0	0	0	0	0
Sompo Japan Insurance Inc.	0	0	0	0	0
Sovereign General Insurance Company	4,149	6,259	10,408	1,917	3,017
TD Home and Auto Insurance Company	157	0	157	82	0
Temple Insurance Company	0	1,347	1,347	0	2,994
Tokio Marine and Nichido Fire Insurance Co. Ltd.	0	3	3	0	2
Traders General Insurance Company	224	0	224	95	(7)
Trans Global Insurance Company	129	0	129	3	0
Travelers Casualty and Surety Company of Canada	0	1,137	1,137	0	244

2003	2004			2004		
LOSSES	PREMIUMS			LOSSES		
Total $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000
0	0	83	83	0	5	5
615	1,136	14	1,150	710	(12)	698
403	0	3,458	3,458	0	413	413
126	0	1,583	1,583	0	349	349
20,570	23,502	14,184	37,686	13,536	6,472	20,008
61	58	2,416	2,474	77	307	384
3	0	8	8	0	7	7
335	38	1,488	1,526	0	655	655
(13)	0	0	0	0	0	0
3	31	0	31	2	0	2
4,036	13	2,640	2,653	1	1,627	1,628
(445)	727	6,260	6,987	761	2,590	3,351
1,265	10	4,731	4,741	2	1,774	1,776
104	5	0	5	2	7	9
79	1,195	0	1,195	91	0	91
0	0	0	0	0	0	0
0	0	6	6	0	(5)	(5)
4	0	7	7	0	1	1
(8)	0	0	0	0	10	10
0	0	727	727	0	150	150
4	29	0	29	7	0	7
2,506	1,971	2,406	4,377	1,329	659	1,988
2,277	3,955	539	4,494	1,820	104	1,924
(1)	0	0	0	0	(10)	(10)
1,528	3,909	0	3,909	2,564	0	2,564
41	0	284	284	0	(12)	(12)
13,584	29,114	1,137	30,251	15,793	300	16,093
172	415	0	415	483	0	483
40	135	0	135	83	0	83
226	559	0	559	112	0	112
15,825	20,465	15,307	35,772	9,839	4,718	14,557
7,970	3,554	2,532	6,086	6,054	60	6,114
5,481	7,661	2,805	10,466	4,088	879	4,967
1,108	0	3,941	3,941	0	887	887
1,050	1,792	673	2,465	752	263	1,015
454	0	860	860	0	59	59
0	101	0	101	42	0	42
(2)	0	0	0	0	(31)	(31)
303	667	0	667	478	0	478
0	0	0	0	0	(1)	(1)
0	0	(2)	(2)	0	0	0
4,934	4,555	5,150	9,705	3,226	917	4,143
82	176	0	176	118	0	118
2,994	0	244	244	0	(2,522)	(2,522)
2	0	3	3	0	(1)	(1)
88	221	0	221	173	(2)	171
3	130	0	130	5	0	5
244	0	211	211	0	614	614

COMPANY	2003 PREMIUMS Personal $'000	Commercial $'000	Total $'000	2003 LOSSES Personal $'000	Commercial $'000
Unifund Assurance Company	61	0	61	5	0
Waterloo Insurance Company	112	0	112	65	0
Wawanesa Mutual Insurance Company	34,230	17,754	51,984	13,773	11,052
XL Insurance Company Limited	0	6	6	0	0
Zurich Insurance Company	0	10,110	10,110	0	5,080
TOTALS	$181,295	$193,521	$374,816	$91,068	$76,632

**Property insurance includes Fire, P.P.F., Plate Glass, Theft, Inland Transportation & Livestock*

2003	2004			2004		
LOSSES	PREMIUMS			LOSSES		
Total $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000
5	66	0	66	4	0	4
65	136	0	136	65	0	65
24,825	39,634	19,530	59,164	21,254	13,879	35,133
0	0	89	89	0	7	7
5,080	0	9,856	9,856	0	3,339	3,339
$167,700	$195,751	$180,701	$376,452	$110,458	$60,531	$170,989

LIFE (DIRECT) - MOVEMENT OF INSURANCE IN MANITOBA - 2004

COMPANY	GROSS IN FORCE AT END OF 2003		NEW EFFECTED		GROSS IN FORCE AT END OF 2004	
	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000
ACE INA Life Insurance	8,464	12,840	33,021	28,667	10,789	26,601
AIG Assurance Canada	4,076	110,427	0	0	3,815	102,946
AIG Life Insurance Company of Canada	3,933	642,320	1,126	190,541	4,627	777,961
Aetna Life Insurance Company	98	1,601	0	0	44	168
Allianz Life Insurance Co. of North America	5,272	28,066	0	0	5,450	26,500
American Bankers Life Assce. Co. of Florida	140,716	154,862	28,226	60,325	162,516	181,995
American Health and Life Insurance Company	6,521	38,880	0	0	6,561	44,855
American Income Life Insurance Company	7,975	168,437	4,334	129,589	10,306	227,161
AXA Equitable Life Insurance Company	5	121	0	0	5	121
AXA Insurance Inc.	9	750	0	0	9	750
BMO Life Insurance Company	5,166	18,670	3,001	19,379	6,357	33,238
Blue Cross Life Ins. Co. of Canada	16,789	958,041	3,249	357,499	19,149	1,268,865
CIBC Life Insurance Company Limited	452	28,634	0	0	421	26,333
CT Financial Assurance Company	5	870	0	0	5	870
Canada Life Assurance Company	407,387	18,225,867	2,951	375,734	323,427	12,472,616
Canadian Premier Life Insurance Company	42,620	69,188	322	0	38,081	58,464
CIGNA Life Insurance Company of Canada	6,573	17,230	25,615	9,430	6,478	16,795
Combined Insurance Company of America	274	4,323	135	3,839	350	6,175
Connecticut General Life Insurance Co.	3	2,584	0	0	3	2,085
Co-operators Life Insurance Company	11,866	1,300,909	451	55,272	12,224	1,371,807
CUMIS Life Insurance Company	1,520	2,593,740	379	818,957	1,788	2,751,296
CUNA Mutual Insurance Society	158	666	0	0	140	639
Desjardins Financial Security Life Assce. Co.	8,533	1,567,635	57	79,363	7,882	1,539,450
Empire Life Insurance Company	5,852	580,055	329	55,016	6,031	620,757
Equitable Life Insurance Co. of Canada	7,767	1,154,467	603	150,928	7,918	1,253,815
Federated Life Insurance Co. of Canada	1,188	122,516	159	19,962	1,283	138,393
First Canadian Insurance Corporation	17,236	468,388	5,738	129,857	18,686	491,635
Forethought Life Insurance Company	479	2,415	0	0	455	2,352
Fortis Benefits Insurance Company	5,602	21,311	392	1,528	5,805	22,505
Gerber Life Insurance Company	697	7,416	306	3,878	847	9,202
Great-West Life Assurance Company	251,245	15,178,548	9,421	621,552	350,248	24,902,466
Household Life Insurance Company	2,443	19,782	1,628	14,136	2,742	22,159
Industrial Alliance Ins. & Financial Services Inc.	1,283	41,948	4	250	1,632	86,018
Industrial-Alliance Pacific Life Ins. Company	26,266	1,356,656	5,504	185,779	23,872	1,383,290
John Hancock Life Insurance Company	3	15	0	0	3	14
Life Insurance Co. of North America	21	2,239	0	0	20	2,109
Life Investors Insurance Co. of America	38,070	1,070,174	26,315	622,792	44,969	914,336
London Life Insurance Company	64,737	3,529,385	1,759	350,346	63,647	3,727,782
MD Life Insurance Company	90	66,251	32	32,758	118	97,050
MFC Insurance Company Limited	1,134	161,707	0	0	0	0
Manufacturers Life Insurance Company *	65,184	6,894,318	4,856	1,026,325	108,537	13,095,025
Manulife Canada Ltd.	5,514	764,530	98	10,583	5,281	737,349
Maritime Life Assurance Company	59,162	6,448,249	0	0	0	0
Massachusetts Mutual Life Insurance Co.	5	259	0	0	5	240
Metropolitan Life Insurance Company	2,660	2,341	0	0	2,530	2,258
Minnesota Life Insurance Company	17	8	0	0	16	8
National Bank Life Insurance Company	45	31,311	6	2,387	39	35,505
National Life Assurance Co. of Canada	5,627	1,290,299	352	116,507	5,331	1,328,037
New York Life Insurance Company	140	29,918	5	1,640	122	33,036
Penncorp Life Insurance Company	686	21,965	12	470	661	21,853
Primerica Life Insurance Company of Canada	6,182	1,798,806	703	280,699	6,337	1,912,783

COMPANY	GROSS IN FORCE AT END OF 2003		NEW EFFECTED		GROSS IN FORCE AT END OF 2004	
	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000
Provident Life and Accident Insurance Co.	2,791	136,921	8,239	433,997	0	0
Prudential Insurance Company of America	1,592	15,247	0	0	931	4,869
RBC Life Insurance Company	6,478	1,389,275	3,587	335,236	20,057	2,074,340
Reliable Life Insurance Company	696	167,044	20	4,108	679	164,248
SSQ Life Insurance Company Inc.	4	55,534	6	33,594	9	87,924
Standard Life Assurance Company	19,639	1,887,785	3,729	438,526	2,112	101,209
Standard Life Assurance Company of Canada	0	0	22,323	2,144,646	22,323	2,144,646
Sun Life Assurance Company of Canada	133,440	10,100,215	4,551	592,733	139,918	10,274,393
TD Life Insurance Company	1,060	86,262	34	4,897	1,044	85,322
Trans Global Life Insurance Company	3,568	3,159	0	0	3,284	5,579
Transamerica Life Canada	12,258	2,557,502	659	227,015	12,377	2,630,262
Travelers Insurance Company	4	2	0	0	4	2
United American Insurance Company	44	517	0	0	41	495
Unity Life of Canada	921	79,559	180	33,332	1,039	107,209
Wawanesa Life Insurance Company	18,615	1,919,251	1,700	215,542	19,700	2,063,293
TOTALS	1,448,860	$85,410,211	206,117	$10,219,614	1,501,080	$91,521,459

*Gross in Force at end of 2004 for Manufacturers Life Insurance Company includes the business of MFC Insurance Company Limited and Maritime Life Assurance Company.

LIFE INSURANCE - DIRECT PREMIUM INCOME ON MANITOBA BUSINESS - 2004

COMPANY	INSURANCE PREMIUMS (Direct)			CONSIDERATION FOR ANNUITIES (Direct)		
	Individual $'000	Group $'000	Total $'000	Individual $'000	Group $'000	Total $'000
ACE INA Life Insurance	12	949	961	0	0	0
AIG Assurance Canada	2,146	0	2,146	1	14	15
AIG Life Insurance Company of Canada	6,823	91	6,914	36	11	47
Aetna Life Insurance Company	3	8	11	0	0	0
Allianz Life Ins. Company of North America	1	110	111	0	0	0
American Bankers Life Assurance Co. of Florida	24	2,676	2,700	0	0	0
American Health and Life Insurance Company	0	1,027	1,027	0	0	0
American Income Life Insurance Company	3,369	0	3,369	0	0	0
AXA Insurance Inc.	2	0	2	0	0	0
BMO Life Insurance Company	57	219	276	0	0	0
Blue Cross Life Ins. Company of Canada	64	2,797	2,861	0	0	0
CIBC Life Insurance Company Limited	232	0	232	0	0	0
CT Financial Assurance Company	4	1	5	0	0	0
Canada Life Assurance Company	21,210	50,782	71,992	4,386	3,642	8,028
Canadian Premier Life Insurance Company	0	2,662	2,662	0	0	0
CIGNA Life Insurance Company of Canada	0	77	77	0	0	0
Combined Insurance Company of America	51	1	52	0	0	0
Connecticut General Life Insurance Company	48	0	48	0	0	0
Co-operators Life Insurance Company	1,645	2,270	3,915	102	36	138
CUMIS Life Insurance Company	683	14,221	14,904	0	0	0
CUNA Mutual Insurance Society	13	0	13	0	0	0
Desjardins Financial Security Life Assurance Co.	5,551	3,650	9,201	1,653	6,761	8,414
Empire Life Insurance Company	3,032	408	3,440	1,917	0	1,917
Equitable Life Insurance Company of Canada	6,894	77	6,971	3,829	75	3,904
Federated Life Insurance Company of Canada	475	135	610	2	0	2
First Canadian Insurance Corporation	0	5,351	5,351	0	0	0
Forethought Life Insurance Company	13	0	13	0	104	104
Fortis Benefits Insurance Company	764	263	1,027	24	2,643	2,667
Gerber Life Insurance Company	72	0	72	0	0	0
Great-West Life Assurance Company	32,024	47,570	79,594	6,218	12,769	18,987
Household Life Insurance Company	0	320	320	0	0	0
Industrial Alliance Ins. & Financial Services Inc.	90	218	308	24	10,086	10,110
Industrial-Alliance Pacific Life Insurance Co.	6,440	3,490	9,930	1,428	0	1,428
Life Insurance Company of North America	0	13	13	0	0	0
Life Investors Insurance Company of America	0	6,997	6,997	0	0	0
London Life Insurance Company	39,565	0	39,565	1,252	27,629	28,881
MD Life Insurance Company	1,635	0	1,635	0	0	0
Manufacturers Life Insurance Company*	39,047	8,398	47,445	13,050	6,502	19,552
Manulife Canada Ltd.	3,384	0	3,384	0	0	0
Maritime Life Assurance Company	20,487	5,666	26,153	5,320	144	5,464
Massachusetts Mutual Life Insurance Company	6	0	6	0	0	0
Metropolitan Life Insurance Company	39	0	39	0	0	0
Minnesota Life Insurance Company	4	10	14	0	0	0
National Bank Life Insurance Company	11	174	185	0	0	0
National Life Assurance Company of Canada	12,449	392	12,841	21	14	35
New York Life Insurance Company	4	111	115	0	0	0
Penncorp Life Insurance Company	325	1	326	2	0	2

COMPANY	INSURANCE PREMIUMS (Direct)			CONSIDERATION FOR ANNUITIES (Direct)		
	Individual $'000	Group $'000	Total $'000	Individual $'000	Group $'000	Total $'000
Primerica Life Ins. Company of Canada	5,072	0	5,072	1	0	1
Provident Life and Accident Insurance Company	0	377	377	0	0	0
Prudential Insurance Company of America	81	70	151	0	0	0
RBC Life Insurance Company	10,362	1,081	11,443	86	0	86
Reliable Life Insurance Company	497	0	497	0	0	0
SSQ Life Insurance Company Inc.	0	261	261	0	0	0
Standard Life Assurance Company	7,302	3,055	10,357	18,139	15,123	33,262
Sun Life Assurance Company of Canada	47,381	16,055	63,436	12,341	5,613	17,954
TD Life Insurance Company	159	1	160	0	0	0
Trans Global Life Insurance Company	0	31	31	0	0	0
Transamerica Life Canada	13,018	0	13,018	1,258	0	1,258
United American Insurance Company	33	0	33	0	0	0
Unity Life of Canada	331	29	360	0	0	0
Wawanesa Life Insurance Company	8,365	1,924	10,289	2,884	0	2,884
TOTALS	$301,299	$184,019	$485,318	$73,974	$91,166	$165,140

**Individual includes Industrial*

*The amounts for Manufacturers Life Insurance Company include the business of MFC Insurance Company Limited.

2004 - LIFE INSURANCE - DIRECT DISBURSEMENTS TO

COMPANY	INSURANCE CONTRACTS LESS REINSURANCE CEDED INDIVIDUAL (includes Industrial) Death Claims $'000	Accidental Death $'000	Disability Claims $'000	Matured Endowments $'000	Surrender Values $'000	Other $'000	Total $'000
ACE INA Life Insurance	4	0	0	0	0	0	4
AIG Assurance Canada	1,350	0	0	0	160	0	1,510
AIG Life Insurance Company of Canada	681	0	0	11	158	0	850
Aetna Life Insurance Company	8	0	0	0	0	0	8
Allianz Life Insurance Co. of North America	12	0	0	0	0	0	12
American Bankers Life Assce. Co. of Florida	3	0	0	0	0	0	3
American Health and Life Insurance Co.	0	0	0	0	0	0	0
American Income Life Insurance Company	412	0	0	0	111	0	523
AXA Equitable Life Insurance Company	482	0	0	0	0	0	482
BMO Life Insurance Company	1	0	0	0	0	0	1
Blue Cross Life Insurance Co. of Canada	82	0	0	0	0	0	82
CIBC Life Insurance Company Limited	130	0	0	0	0	0	130
Canada Life Assurance Company	4,459	0	112	106	4,318	160	9,155
Canadian Premier Life Insurance Company	0	0	0	0	0	0	0
Combined Insurance Company of America	81	0	0	0	80	0	161
Connecticut General Life Insurance Co.	0	0	0	0	0	0	0
Co-operators Life Insurance Company	344	0	0	45	175	0	564
CUMIS Life Insurance Company	1	0	0	0	7	0	8
CUNA Mutual Insurance Society	16	0	0	0	16	0	32
Desjardins Financial Security Life Assce. Co.	0	0	0	0	0	441	441
Empire Life Insurance Company	2,058	0	0	11	270	7	2,346
Equitable Life Insurance Co. of Canada	1,175	0	0	84	586	0	1,845
Federated Life Insurance Co. of Canada	45	0	0	0	147	0	192
First Canadian Insurance Corporation	0	0	0	0	0	0	0
Forethought Life Insurance Company	110	0	0	0	6	0	116
Fortis Benefits Insurance Company	1,113	0	0	11	43	0	1,167
Great-West Life Assurance Company	7,690	0	7	156	2,905	13	10,771
Hartford Life Insurance Company	0	0	0	0	0	0	0
Household Life Insurance Company	0	0	0	0	0	0	0
Industrial-Alliance Ins. & Financial Services	0	0	0	0	32	0	32
Industrial-Alliance Pacific Life Insurance Co.	3,728	0	0	0	576	0	4,304
John Alden Life Insurance Company	0	0	0	0	0	0	0
Life Investors Insurance Co. of America	0	0	0	0	0	0	0
London Life Insurance Company	8,364	0	110	470	8,414	40	17,398
MD Life Insurance Company	0	0	0	0	3	0	3
Manufacturers Life Insurance Company*	12,582	0	(25)	269	3,249	107	16,182
Manulife Canada Ltd.	821	0	0	12	258	1	1,092
Maritime Life Assurance Company	0	0	0	0	0	10,777	10,777
Massachusetts Mutual Life Insurance Co.	0	0	0	0	0	0	0
Metropolitan Life Insurance Company	68	0	0	20	6	0	94
Minnesota Life Insurance Company	0	0	1	0	0	0	1
National Life Assurance Co. of Canada	760	0	0	0	727	1	1,488
New York Life Insurance Company	3	0	0	0	10	0	13
Penncorp Life Insurance Company	215	0	0	0	10	0	225
Primerica Life Ins. Company of Canada	1,662	0	0	0	0	17	1,679

POLICYHOLDERS IN MANITOBA - 2004

INSURANCE CONTRACTS LESS REINSURANCE CEDED							
GROUP							
Death Claims $'000	Accidental Death $'000	Disability Claims $'000	Matured Endowments $'000	Surrender Values $'000	Other $'000	Total $'000	Total of Insurance Contracts $'000
0	0	0	0	0	0	0	4
0	0	0	0	0	0	0	1,510
0	0	0	0	0	0	0	850
0	0	0	0	0	0	0	8
64	0	0	0	0	0	64	76
340	0	0	0	0	0	340	343
202	0	0	0	0	0	202	202
0	0	0	0	0	0	0	523
0	0	0	0	0	0	0	482
52	0	0	0	0	0	52	53
1,536	0	0	0	0	0	1,536	1,618
0	0	0	0	0	0	0	130
30,470	0	(8)	0	0	71	30,533	39,688
245	99	0	0	0	0	344	344
3	0	0	0	0	0	3	164
0	0	0	0	0	0	0	0
1,263	0	0	0	0	0	1,263	1,827
3,429	309	13	0	0	0	3,751	3,759
0	0	0	0	0	0	0	32
0	0	0	0	0	92	92	533
40	0	0	0	0	0	40	2,386
83	0	0	0	0	0	83	1,928
0	0	0	0	0	0	0	192
447	0	0	0	0	0	447	447
0	0	0	0	0	0	0	116
5	0	0	0	0	0	5	1,172
24,662	0	2,428	0	12	1,162	28,264	39,035
0	0	10	0	0	0	10	10
89	0	0	0	0	0	89	89
6	0	0	0	0	3	9	41
711	0	0	0	0	0	711	5,015
0	0	0	0	0	0	0	0
1,392	0	0	0	3	0	1,395	1,395
0	0	0	0	0	8	8	17,406
0	0	0	0	0	0	0	3
5,566	0	59	0	0	2	5,627	21,809
0	0	0	0	0	0	0	1,092
0	0	0	0	0	3,623	3,623	14,400
0	0	0	0	0	0	0	0
30	0	0	0	0	0	30	124
0	0	0	0	0	0	0	1
602	0	0	0	0	58	660	2,148
47	0	0	0	0	0	47	60
0	0	0	0	0	0	0	225
0	0	0	0	0	0	0	1,679

COMPANY	INSURANCE CONTRACTS LESS REINSURANCE CEDED INDIVIDUAL (includes Industrial) Death Claims $'000	Accidental Death $'000	Disability Claims $'000	Matured Endowments $'000	Surrender Values $'000	Other $'000	Total $'000
Provident Life and Accident Insurance Co.	0	0	0	0	0	0	0
Prudential Insurance Company of America	123	0	0	0	4	0	127
RBC Life Insurance Company	2,006	0	0	19	4,102	0	6,127
Reliable Life Insurance Company	50	0	0	0	0	0	50
Standard Life Assurance Company	2,600	0	0	160	432	0	3,192
Standard Life Assurance Company of Canada	0	0	0	0	0	0	0
Sun Life Assurance Company of Canada	12,471	0	120	616	6,855	0	20,062
TD Life Insurance Company	100	0	0	0	0	0	100
Trans Global Life Insurance Company	0	0	0	0	0	0	0
Transamerica Life Canada	5,169	0	0	0	588	22	5,779
Travelers Insurance Company	0	0	0	0	0	0	0
United American Insurance Company	28	0	0	0	10	0	38
Unity Life of Canada	173	0	0	32	25	0	230
Wawanesa Life Insurance Company	2,366	0	0	21	676	0	3,063
TOTALS	$73,546	$0	$325	$2,043	$34,959	$11,586	$122,459

*The amounts for Manufacturers Life Insurance Company include the business of MFC Insurance Company Limited.

INSURANCE CONTRACTS LESS REINSURANCE CEDED							
GROUP							
Death Claims $'000	Accidental Death $'000	Disability Claims $'000	Matured Endowments $'000	Surrender Values $'000	Other $'000	Total $'000	Total of Insurance Contracts $'000
0	0	0	0	0	0	0	0
124	0	0	0	0	0	124	251
360	0	0	0	0	0	360	6,487
0	0	0	0	0	0	0	50
1,202	0	0	0	5	0	1,207	4,399
0	0	0	0	0	0	0	0
9,012	334	78	0	78	0	9,502	29,564
0	0	0	0	0	0	0	100
11	0	0	0	0	0	11	11
0	0	0	0	0	0	0	5,779
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	38
0	0	0	0	0	0	0	230
1,018	25	0	0	0	0	1,043	4,106
$83,011	$767	$2,580	$0	$98	$5,019	$91,475	$213,934

2004 - LIFE INSURANCE - DIRECT DISBURSEMENTS TO

	ANNUITY CONTRACTS LESS REINSURANCE CEDED						
	INDIVIDUAL						
COMPANY	Death Claims $'000	Accidental Death $'000	Disability Claims $'000	Annuity Payments $'000	Surrender Values $'000	Other $'000	Total $'000
ACE INA Life Insurance	0	0	0	0	0	0	0
AIG Assurance Canada	0	0	0	104	0	0	104
AIG Life Insurance Company of Canada	1	0	0	0	0	0	1
Aetna Life Insurance Company	0	0	0	3	0	0	3
Allianz Life Insurance Co. of North America	4	0	0	0	0	0	4
American Bankers Life Assce. Co. of Florida	0	0	0	0	0	0	0
American Health and Life Insurance Co.	0	0	0	0	0	0	0
American Income Life Insurance Company	0	0	0	0	0	0	0
AXA Equitable Life Insurance Company	0	0	0	0	0	0	0
BMO Life Insurance Company	0	0	0	0	0	0	0
Blue Cross Life Insurance Company	0	0	0	0	0	0	0
CIBC Life Insurance Company Limited	0	0	0	0	0	0	0
Canada Life Assurance Company	287	0	0	8,374	1,419	0	10,080
Canadian Premier Life Insurance Company	0	0	0	0	0	0	0
Combined Insurance Company of America	0	0	0	0	0	0	0
Connecticut General Life Insurance Co.	0	0	0	0	0	0	0
Co-operators Life Insurance Company	13	0	0	494	174	0	681
CUMIS Life Insurance Company	0	0	0	81	0	0	81
CUNA Mutual Insurance Society	0	0	0	0	0	0	0
Desjardins Financial Security Life Assce. Co.	0	0	0	0	0	0	0
Empire Life Insurance Company	139	0	0	1,160	1,201	1	2,501
Equitable Life Insurance Co. of Canada	129	0	0	2,090	1,862	0	4,081
Federated Life Insurance Co. of Canada	0	0	0	4	26	0	30
First Canadian Insurance Corporation	0	0	0	0	0	0	0
Forethought Life Insurance Company	0	0	0	0	0	0	0
Fortis Benefits Insurance Company	105	0	0	0	0	0	105
Great-West Life Assurance Company	208	0	0	16,150	5,221	0	21,579
Hartford Life Insurance Company	0	0	0	0	0	0	0
Household Life Insurance Company	0	0	0	0	0	0	0
Industrial Alliance Ins. & Financial Services	0	0	0	173	11	0	184
Industrial-Alliance Pacific Life Insurance Co.	93	0	0	2,524	1,050	0	3,667
John Alden Life Insurance Company	0	0	0	10	0	0	10
Life Investors Insurance Co. of America	0	0	0	0	0	0	0
London Life Insurance Company	789	0	0	5,124	3,278	0	9,191
MD Life Insurance Company	0	0	0	0	0	0	0
Manufacturers Life Insurance Company*	2,567	0	0	25,546	21,077	3	49,193
Manulife Canada Ltd.	0	0	0	4	0	0	4
Maritime Life Assurance Company	0	0	0	0	0	0	0
Massachusetts Mutual Life Insurance Co.	0	0	0	0	0	0	0
Metropolitan Life Insurance Company	0	0	0	0	0	0	0
Minnesota Life Insurance Company	0	0	0	0	0	0	0
National Life Assurance Co. of Canada	116	0	0	232	(131)	149	366
New York Life Insurance Company	0	0	0	0	0	0	0
Penncorp Life Insurance Company	0	0	0	0	0	0	0
Primerica Life Ins. Company of Canada	0	0	0	1	0	3	4

POLICYHOLDERS IN MANITOBA - 2004

ANNUITY CONTRACTS LESS REINSURANCE CEDED								
GROUP								
Death Claims $'000	Accidental Death $'000	Disability Claims $'000	Annuity Payments $'000	Surrender Values $'000	Other $'000	Total $'000	Total of Annuity Contracts $'000	Total Disbursements for Insurance & Annuity Contracts $'000
0	0	0	0	0	0	0	0	4
0	0	0	60	16	0	76	180	1,690
0	0	0	0	1	0	1	2	852
0	0	0	0	0	0	0	3	11
0	0	0	0	0	0	0	4	80
0	0	0	0	0	0	0	0	343
0	0	0	0	0	0	0	0	202
0	0	0	0	0	0	0	0	523
0	0	0	4	0	0	4	4	486
0	0	0	0	0	0	0	0	53
0	0	0	0	0	0	0	0	1,618
0	0	0	0	0	0	0	0	130
99	0	0	7,457	16,312	0	23,868	33,948	73,636
0	0	0	0	0	0	0	0	344
0	0	0	0	0	0	0	0	164
0	0	0	14	0	0	14	14	14
0	0	0	192	201	0	393	1,074	2,901
0	0	0	0	764	0	764	845	4,604
0	0	0	0	0	0	0	0	32
0	0	0	0	0	0	0	0	533
0	0	0	50	335	0	385	2,886	5,272
0	0	0	147	214	0	361	4,442	6,370
0	0	0	0	0	0	0	30	222
0	0	0	0	0	0	0	0	447
0	0	0	284	4	0	288	288	404
502	0	0	0	5	0	507	612	1,784
981	0	0	8,390	9,801	0	19,172	40,751	79,786
0	0	0	0	0	0	0	0	10
0	0	0	0	0	0	0	0	89
0	0	0	6,957	0	0	6,957	7,141	7,182
0	0	0	20	0	0	20	3,687	8,702
0	0	0	0	0	0	0	10	10
0	0	0	0	0	0	0	0	1,395
26	0	0	10,696	9,069	0	19,791	28,982	46,388
0	0	0	0	0	0	0	0	3
606	0	0	9,141	8,342	1	18,090	67,283	89,092
0	0	0	0	0	0	0	4	1,096
0	0	0	0	0	0	0	0	14,400
0	0	0	6	0	0	6	6	6
0	0	0	96	0	0	96	96	220
0	0	0	0	0	0	0	0	1
0	0	0	1,180	430	0	1,610	1,976	4,124
0	0	0	83	0	1	84	84	144
0	0	0	0	0	0	0	0	225
0	0	0	0	0	0	0	4	1,683

COMPANY	ANNUITY CONTRACTS LESS REINSURANCE CEDED INDIVIDUAL Death Claims $'000	Accidental Death $'000	Disability Claims $'000	Annuity Payments $'000	Surrender Values $'000	Other $'000	Total $'000
Provident Life and Accident Insurance Co.	0	0	0	0	0	0	0
Prudential Insurance Company of America	0	0	0	0	0	0	0
RBC Life Insurance Company	57	0	0	256	0	0	313
Reliable Life Insurance Company	0	0	0	0	0	0	0
Standard Life Assurance Company	2,011	0	0	18,130	8,511	0	28,652
Standard Life Assurance Company of Canada	0	0	0	0	0	0	0
Sun Life Assurance Company of Canada	1,853	0	0	13,992	33,447	0	49,292
TD Life Insurance Company	0	0	0	0	0	0	0
Trans Global Life Insurance Company	0	0	0	0	0	0	0
Transamerica Life Canada	182	0	0	2,504	871	0	3,557
Travelers Insurance Company	0	0	0	0	0	0	0
United American Insurance Company	0	0	0	0	0	0	0
Unity Life of Canada	0	0	0	0	0	0	0
Wawanesa Life Insurance Company	154	0	0	1,090	2,195	0	3,439
TOTALS	$8,708	$0	$0	$98,046	$80,212	$156	$187,122

*The amounts for Manufacturers Life Insurance Company include the business of MFC Insurance Company Limited.

ANNUITY CONTRACTS LESS REINSURANCE CEDED								
GROUP								
Death Claims $'000	Accidental Death $'000	Disability Claims $'000	Annuity Payments $'000	Surrender Values $'000	Other $'000	Total $'000	Total of Annuity Contracts $'000	Total Disbursements for Insurance & Annuity Contracts $'000
0	0	0	8	0	0	8	8	8
0	0	0	71	0	0	71	71	322
0	0	0	0	0	0	0	313	6,800
0	0	0	0	0	0	0	0	50
632	0	0	9,018	2,172	0	11,822	40,474	44,873
0	0	0	398	0	0	398	398	398
234	0	0	12,604	6,231	0	19,069	68,361	97,925
0	0	0	0	0	0	0	0	100
0	0	0	0	0	0	0	0	11
0	0	0	0	0	0	0	3,557	9,336
0	0	0	8	0	0	8	8	8
0	0	0	0	0	0	0	0	38
509	0	0	0	0	0	509	509	739
0	0	0	0	0	0	0	3,439	7,545
$3,589	$0	$0	$66,884	$53,897	$2	$124,372	$311,494	$525,428

FRATERNAL SOCIETIES - 2004

NAME OF SOCIETY and HEAD OFFICE	PREMIUMS		LIFE CERTIFICATES				DIVIDENDS		BENEFITS PAID	
			End of 2003 - $'000		End of 2004 - $'000					
	Life $'000	Accident & Sickness $'000	No.	Amount	No.	Amount	Life $'000	Accident & Sickness $'000	Life $'000	Accident & Sickness $'000
ACTRA Fraternal Benefit Society Toronto, ON	8	73	195	3,187	189	4,756	0	0	5	44
Canadian Professional Sales Association Toronto, ON	3	16	126	549	119	512	0	0	6	0
Grand Orange Lodge of British America Willowdale, ON	11	0	30	172	40	207	0	0	9	0
Independent Order of Foresters Don Mills, ON	991	4	3,616	78,075	3,442	74,426	358	0	791	16
Knights of Columbus New Haven, CT	5,868	14	9,928	334,951	10,140	353,195	2,383	0	2,123	0
Lutheran Life Insurance Society of Canada Waterloo, ON	1,666	57	3,066	207,403	3,055	213,032	522	0	727	28
Manitoba Motor Club Insurance Company Inc. Winnipeg, MB	0	0	0	0	0	0	0	0	0	11
North West Commercial Travellers' Association of Canada Winnipeg, MB	5	0	1,085	1,149	1,006	1,058	27	0	75	0
Order of United Commercial Travelers of America Columbus OH	13	68	55	545	52	498	0	0	2	24
Sons of Scotland Benevolent Association Toronto, ON	28	0	596	981	900	1,749	0	0	87	0
Ukrainian Fraternal Society of Canada Winnipeg, MB	30	0	508	2,642	498	2,509	15	0	79	0
Ukrainian Mutual Benefit Association of St. Nicholas of Canada Winnipeg, MB	119	0	507	6,173	491	6,412	15	0	142	2
Ukrainian National Association, Inc. Parsippany, NJ	3	0	174	377	172	373	0	0	19	0
TOTALS	$8,745	$232	19,886	$636,204	20,104	$658,727	$3,320	$0	$4,065	$125